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**THE IMPACT OF MICROFINANCE ON WOMEN'S
EMPOWERMENT IN NIGER STATE, NIGERIA**

HAUWA DANIYAN-BAGUDU



**DOCTOR OF PHILOSOPHY
UNIVERSITI UTARA MALAYSIA
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**THE IMPACT OF MICROFINANCE ON WOMEN'S EMPOWERMENT IN
NIGER STATE, NIGERIA**

By

HAUWA DANIYAN-BAGUDU



**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Partial Fulfillment of the Requirement for the Degree of Doctor of Philosophy**



Kolej Perniagaan
(College of Business)
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
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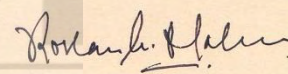
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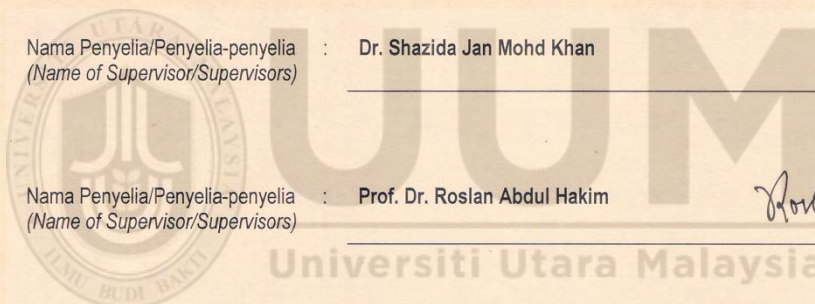
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ABSTRACT

There have been contentious debates among academics associated with issues of microfinance and women's empowerment. For a developing country like Nigeria, the issue of microfinance has significance in providing solutions to poverty alleviation and women's empowerment. This thesis investigates the impact of microfinance on women's empowerment with a focus on Niger state, Nigeria. This study uses qualitative study method by making a list of customers registered with Edumuna Microfinance Bank (EMFB) as respondents. The data were collected using in-depth interviews and focus group discussions. The data were collected using purposive sampling where the respondents were divided into three groups namely women borrowers, non-borrowers and dropouts. The data were thematically analysed, and the findings reveal that the women understood the meaning and importance of empowerment. Microfinance has had an impact on the lives of the women where there was an increase in their monthly income and a change in their livelihood. Most of the women agreed with the advantage of savings as it provides them with the ability to have their own purchasing power. However, there are a number of respondents who thought that opening a savings account as a prerequisite for accessing microcredit and high loan interest rates make it difficult for them to obtain credit. The findings also reveal that even though there was an effort to provide training by the banks, this was not done in-line with the level of education of the women involved. In addition, existing women's associations are often misused as part of the political agenda. In conclusion, this study suggests that the government provides more women empowerment programmes and ensures the continuity of the programmes so that women are more independent and ultimately become empowered.

Keywords: developing country, microfinance, women's empowerment, Nigeria, qualitative method

ABSTRAK

Terdapat banyak perdebatan di kalangan ahli akademik berkait dengan isu pembiayaan mikro dan pemerkasaan wanita. Bagi negara membangun seperti Nigeria, isu pembiayaan mikro mempunyai kepentingan yang berhubungan rapat dalam menyediakan penyelesaian kepada permasalahan kemiskinan dan dalam isu pemerkasaan wanita. Tesis ini melihat kepada kesan pembiayaan mikro terhadap pemerkasaan wanita di negeri Niger, Nigeria. Kajian ini menggunakan kaedah kajian kualitatif dengan menjadikan senarai pelanggan yang berdaftar dengan Edumuna Microfinance Bank (EMFB) sebagai responden. Data telah dikumpul melalui kaedah wawancara mendalam dan perbincangan kumpulan fokus. Data diambil menggunakan persampelan *purposive* di mana responden dibahagikan kepada tiga kumpulan iaitu peminjam wanita, bukan peminjam dan *dropout*. Data dianalisis secara tematik, dan penemuan kajian menjelaskan bahawa wanita memahami makna dan kepentingan pemerkasaan wanita. Pembiayaan mikro telah memberi kesan ke atas kehidupan wanita di mana adanya kenaikan dalam pendapatan bulanan mereka dan mengubah kehidupan mereka. Kebanyakan daripada responden bersetuju dengan kelebihan simpanan (*savings*) kerana ini memberi mereka keupayaan untuk memiliki kuasa beli sendiri. Walau bagaimana pun, terdapat sebilangan responden yang berpendapat bahawa mewajibkan mereka membuka akaun simpanan (*savings*) di bank sebagai prasyarat dalam mengakses kredit mikro serta kadar faedah pinjaman yang tinggi menyukarkan mereka untuk memperoleh kredit. Hasil kajian turut mendedahkan bahawa walau pun terdapat usaha untuk menyediakan latihan oleh pihak bank, ini tidak dilakukan selaras dengan tahap pendidikan wanita terbabit. Selain itu, persatuan wanita juga sering disalahgunakan sebagai sebahagian daripada agenda politik. Kesimpulannya, kajian ini mencadangkan agar kerajaan menyediakan lebih banyak program pemerkasaan wanita dan memastikan ianya berterusan agar wanita menjadi lebih berdikari dan dapat diperkasakan.

Kata kunci: negara membangun, pembiayaan mikro, pemerkasaan wanita, Nigeria, kaedah kualitatif

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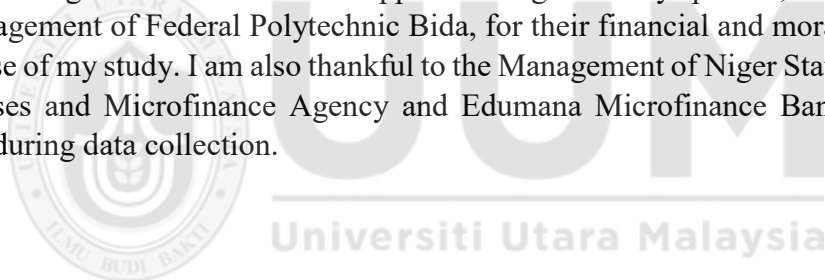


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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
CBN	Central Bank of Nigeria
COWAN	Country Women Association of Nigeria
EDM	Economic Decision-Making
EMFB	Edumana Microfinance bank
FGN	Federal Government of Nigeria
GB	Grameen Bank
GMR	Global Monitoring Report
HDM	Household Decision-Making
IFC	International Finance Co-operation
INEC	Independent Electoral Commission
LGA	Local Government Area
MDG	Millennium Development Goals
MFB	Microfinance bank
MFIs	Microfinance Institutions
MSMEDF	Micro, Small and Medium Enterprises Development
NBS	National Bureau of Statistics
NGO	Non-Governmental Organization
OECD	Organization for Economic Co-operation and Development
OP	Ownership of Property
OYA-GSB	Othman Yeop Abdullah, Graduate School of Business
PSA	Political and Social Awareness
SDGs	Sustainable Development Goals
UN	United Nations
UNDP	United Nations Development Program
UUM	Universiti Utara Malaysia
WB	World Bank

CHAPTER ONE

INTRODUCTION

1.1 Introduction

In this chapter, the background of this research study is presented, followed by the overview of microfinance, background and strategy for microfinancing in Nigeria, rationale for targeting women, statement of problem, the research questions, the research objectives, scope of the study, significance of the study, and the organization of the thesis chapters.

1.2 Background of the Study

As identified by Organization for Economic Co-operation and Development (OECD), that the success of women's empowerment to a nation's development, and their contribution to growth in the economy is needed for more propagation especially in Nigeria (British Council Nigeria, 2012). This is because gender differences in many parts of the world especially in the developing nations as regard work are still obvious, widespread and persistent as this contributes more to women's low rate of empowerment (World Bank, 2014). Women's empowerment low rate includes low access to education and basic assets ownership such as land, low access to good healthcare and low voice expression on their being as regard violence and their procreative rights. Furthermore, British Council Nigeria (2012) reports that the index of gender equality in Nigeria stood at 118 from 134 countries. This clearly confirms that majority of the population that were found in temporary, low-skilled and salaried employment were women. Likewise, the report from World Economic Forum (2016) shows that Nigeria is still ranked at 118 from 144 nations with a score index of 0.643 (given the global gender gap index).

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APPENDICES

Appendix A: Consent Form for Borrowers, Non-Borrowers and Drop-Outs



Invitation to Participate, Consent Form, and Permission to use Premises for borrowers, non-borrowers and drop-outs of Edumana Microfinance Bank Bida Nigre State, Nigeria. You are invited to participate in the research study, **“The impact of Microfinance on women’s empowerment in Niger State, Nigeria”** The study necessity stems from the need of Edumana microfinance banks to acquire strategies to attain empowerment. The choice to ask you to participate is because you are a member of Edumana microfinance bank for at least three (3) years, which constitute the target participants for this study. This form is part of the process called **“informed consent”** that allows you to understand and give your consent to participate in this study. You have three (3) days to respond to this invitation if you are interested. The researcher, **Hauwa Daniyan-Bagudu**, is a doctoral student at Universiti Utara, Malaysia, seeking a Doctor of Philosophy in Finance and Banking with a specialization in microfinancing and empowerment.

Background Information:

The purpose of this study is to create a source document on empowering women through microfinance banks for economic growth and sustainability.

Procedures:

If you agree to be in this study, you are invited to:

- ☐ Participate in the Hauwa Daniyan-Bagudu’s Interview of women’s Empowerment through microfinance
- ☐ Each interview might take about 50-60minutes
- ☐ The interview will be video and audio-recorded
- ☐ You will also have the opportunity to review the initial interpretations of your response

to ensure the study accurately reflect what you meant to say before concluding the study.

Voluntary Nature of the Study:

You are to participate in this study voluntarily. Everyone concerned in this study will respect your decision of participating or not participating in the study. You not participating in this study will not affect you in any way, and if you decide to join the study, you can still change your mind during or after the study. You can stop at any time.

Privacy: All information provided by you will be confidential. The researcher will not use your personal information for any purpose outside of this research project. In addition, the researcher will not include your name or anything else that could identify you in the study reports. The researcher will secure data collected from you in a locked safe for a period of 5 years as required by the University and destroyed thereafter by shredding.

Contacts and Questions:

You may ask any questions you have now. Alternatively, if you have questions later, you may contact the researcher via +234-806-244-1337, +60164390024 or hauwadaniya@yahoo.com.

The researcher will also require your permission to make use of your premises for this interview. The return of a signed copy of this consent form and permission to make use of your premises is an indication that you have consented to participate in this study.

Statement of Consent:

I have read the above information, and I feel I understand the study well enough to decide about my involvement. By signing below, **"I consent,"** I understand that I agree to the terms described above in this form.

Name of Participant _____

Date of consent _____

Place of Interview (Informant's house) _____

Participant's Signature _____

Researcher's Signature _____

Appendix B: Interview protocol for Borrowers



PROTOCOL GUIDE FOR THE IMPACT OF MICROFINANCE ON WOMEN'S EMPOWERMENT IN NIGER STATE, NIGERIA (BORROWERS)

1. GENERAL CHARACTERISTICS

	1.1. Age of espondent 01->19 02-20 to 29 03-30 to 39 04-40 to 49 05-Over 50	1.2 Religion 01- Muslim 02- Christian	1.3. Education 01-Illitrate 02-Primary 03-Secondary 04-Tertiary	1.4. Marital status 01- Married 02- Widow 03- Single 04- divorced
ID Code				
Notes				

	1.5. Is your husband living with you? 01- yes 02 – No	1.6. If no, how frequent does he come home? 01-Weekends 02- once in a month 03- once in every two months	1.7. Type of family 01 – Polygamy 02- Monogamy	1.8. Family size 01- two 02-three to five 03-six to eight 04-Over eight	1.9. Head of family 01 – myself 02– husband 03-Other specify	1.10. Number of children living with you 01 – no 02 – two and less 03 – three to five 04 - six to eight 05 – above eight
ID Code						
Notes						

	1.11. Family structure 01 – Extended 02 – nuclear	1.12. Age at marriage 01 – 13 to 18 02 – 19 and above	1.13 Tribe 01- Nupe 02- Hausa 03- Gwari	1.14. Primary Job status 02 – house wife 02–agriculture 03- Business 04-Govt Employer 05-Private 06-Laborer 07-Other specify
ID Code				
Notes				

2. ECONOMIC PROFILE (QUESTION 2.1-2.4)

	2.1. What is the main source of living for your household? 01-Crop farming 02-Livestock farming 03-Crop and Livestock farming 04-Local drink	2.2. What is the second source of living for your household? 01-Crop farming 02-livestock 03-Local drink processing	2.3. What is your (personal) main source of cash income (prioritize)? 01-Grain 02-Butter 03-Local drink processing 04-Eggs and Chicken	2.4. What is your spouse's main source of cash income (prioritize)? 01- Grain 02-Livestock 03-Trees 04-Wage
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	processing 05-Other (Specify)	04-Wage employment 05-Other (Specify)	05-Wage employment 06- Others (Specify)	employment 05-Others (Specify)
ID Code				
Notes				

Question 1. How do borrowers, non-borrowers and drop-outs understand sense of women's empowerment and its contributing factors?

1. In your life what are the things that matter to you?
2. What are the things that give you best of achievement?
3. What does empowerment mean to you?
4. How do you come to know about Edumana Microfinance Bank (EMFB)?
5. Do you feel free to make any decision regarding your life?
6. Are there any benefit regarding the wellbeing or welfare of your family?
7. After borrowing how has the change in your livelihood been?

Question 2. How significant is microfinance in contributing to sense of women's empowerment among borrowers, non-borrowers and drop-outs?

1. Do you achieve empowerment through EMFB services?
2. With EMFB has your monthly income increased or decreased? How?
3. How does it contribute to ease your livelihood?

Question 3a. How do the factor of microfinance (CREDIT) contribute to women's sense of empowerment?

1. Who made the decision on the amount or size of loan to be taken?
2. How much have you borrowed from the bank?
3. How many times have you taken loan?
4. How much was the first loan?
5. Can you share with us the type of credit that you secured from the bank?
6. Do you have another source of loan apart from EMFB?
7. Have you ever encounter loan repayment problem?
8. What did you accomplish from securing the credit from the bank?
9. Who uses your loan?

Question 3b. How do the factor of microfinance (SAVINGS) contribute to women's sense of empowerment?

1. Do you save? Have you ever saved before joining EMFB?
2. Can you share with me how regular do you do savings at the bank?
3. What do you intend to do with this savings?
4. In which bank do you save?
5. Since you joined EMFB has your savings increased or decreased?
6. Is there any suggestion on how your savings can increase?

Question 3c. How do the factor of microfinance (TRAINING) contribute to women's sense of empowerment?

1. Did EMFB organize training?
2. What type of training did you receive?
3. How many times did you go for the training?
4. What do you feel about the training?
5. Is it one of the criteria before loan disbursement?
6. Are you satisfied with the type of training that you have received?

Question 3d. How do the factors of microfinance (SOCIAL CAPITAL) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Are you a member of any group? For how long? 2. Did you ever encounter opposition from anyone for joining the group? 3. Have you ever been absent from group meetings? Why? 4. Did your spouse ever attend meeting on your behalf? 5. Does your participation in group formation have effect on your household? How? 6. Do you see any advantage or disadvantage from participating in group meeting other than accessing loan? 7. Do you have friends before joining EMFB? Have they increased? How often do you communicate with them?

Question 4. What are the other factors affecting the impact of women's empowerment? How? Why?
<ol style="list-style-type: none"> 1. Does your present age give you a preference for empowerment? 2. Does your level of education give you an edge to empowerment? 3. What do you think about having small and large family size in terms of empowerment? 4. With your marital status do you think that it's an added advantage to empowerment? 5. What are the challenges facing women's empowerment? 6. What do you think are the solutions?

Question 5. What effects does microfinance have on women's empowerment dimensions? <i>I understand that you are taking microfinance services under the microfinance scheme. Do you agree with me if I say that microfinance improves your economic decision making, household decision making, freedom of movement, ownership of property and political and social awareness?</i>
<p>5.1. Economic decision making</p> <ol style="list-style-type: none"> 1. Do you spend on household items without telling your husband? How often? 2. Are the expenses of your children's education on you? 3. Who takes care of purchasing medical treatment of family? 4. How far has your economic situation improved? 5. What kind of improvement?
<p>5.2. Household decision making</p> <ol style="list-style-type: none"> 1. Do you discuss in making household purchases with your spouse? 2. Do you make decision on medical treatment of the household member? 3. Do you have the authority to take decision about the education of your children? 4. Are there any changes in the characteristics of your husband after joining EMFB? 5. What does your culture say about empowerment?
<p>5.3. Freedom of movement (How much you are free within your community, whether you need permission of husband/elders and with whom you are allowed to go out to following places?)</p> <ol style="list-style-type: none"> 1. Local market for purchases. 2. Another city or village. 3. Local health centre or doctor's clinic. 4. How often do you go out? 5. Has your participation in microfinance programmes increase your mobility?
<p>5.4. Ownership of property</p> <ol style="list-style-type: none"> 1. Who is the legal owner of your house? 2. Does your household have land registered in its name? If yes, who uses the right? 3. Who is the owner of any productive asset of your family? 4. Have you acquired any asset since you joined EMFB? 5. What are the assets that you were able to acquire after joining EMFB? 6. In whose name are the assets registered? List them.
<p>5.5. Political and social awareness.</p> <ol style="list-style-type: none"> 1. Do you have awareness of any political issue?

2. Do you vote to the candidate of your own choice?
3. What do you think about girl child education?
4. What do you think about giving equal food for girl and boy child?
5. What do you think about stopping early marriage?
6. Do you know your right as a woman?
7. Do you think that if you do not take the services, the situation would be different?



Appendix C: Interview Protocol for Non-Borrowers



PROTOCOL GUIDE FOR THE IMPACT OF MICROFINANCE ON WOMEN'S EMPOWERMENT IN NIGER STATE, NIGERIA (NON-BORROWERS)

1. GENERAL CHARACTERISTICS

	1.1 Age of respondent 01->19 02-20 to 29 03-30 to 39 04-40 to 49 05-Over 50	1.2 Religion 01- Muslim 02- Christian	1.3. Education 01-Illiterate 02-Primary 03-Secondary 04-Tertiary	1.4. Marital status 01- Married 02- Widow 03- Single 04- divorced
ID Code				
Notes				

	1.5. Is your husband living with you? 01- yes 02 – No	1.6. If no, how frequent does he come home? 01-Weekends 02- once in a month 03- once in every two months	1.7. Type of family 01 – Polygamy 02- Monogamy	1.8. Family size 01- two 02- three to five 03-six to eight 04-Over eight	1.9. Head of family 01 – myself 02– husband 03-Other specify	1.10. Number of children living with you 01 – no 02 – two and less 03 – three to five 04 - six to eight 05 – above eight
ID Code						
Notes						

	1.11. Family structure 01 – Extended 02 – nuclear	1.12. Age at marriage 01 – 13 to 18 02 – 19 and above	1.13 Tribe 01- Nupe 02- Hausa 03- Gwari	1.14. Primary Job status 02 – house wife 02–agriculture 03- Business 04-Govt Employer 05-Private 06-Laborer 07-Other specify
ID Code				
Notes				

2. ECONOMIC PROFILE (QUESTION 2.1-2.4)

	2.1. What is the main source of living for your household? 01-Crop farming 02-Livestock farming 03-Crop and	2.2. What is the second source of living for your household? 01-Crop farming 02-livestock	2.3. What is your (personal) main source of cash income (prioritize)? 01-Grain 02-Butter 03-Local drink	2.4. What is your spouse's main source of cash income (prioritize)? 01- Grain
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	Livestock farming 04-Local drink processing 05-Other (Specify)	03-Local drink processing 04-Wage employment 05-Other (Specify)	processing 04-Eggs and Chicken 05-Wage employment 06- Others (Specify)	02-Livestock 03-Trees 04-Wage employment 05-Others (Specify)
ID Code				
Notes				

Question 1. How do borrowers, non-borrowers and drop-outs understand sense of women's empowerment and its contributing factors?
<ol style="list-style-type: none"> 1. In your life what are the things that matter to you? 2. What are the things that give you best of achievement? 3. What does empowerment mean to you? 4. How do you come to know about Edumana Microfinance Bank (EMFB)? 5. Do you feel free to make any decision regarding your life? 6. Are there any benefit regarding the wellbeing or welfare of your family? 7. For not borrowing do you think that there is any change in your livelihood?

Question 2. How significant is microfinance in contributing to sense of women's empowerment among borrowers, non-borrowers and drop-outs?
<ol style="list-style-type: none"> 1. Do you achieve empowerment through EMFB services? 2. With EMFB has your monthly income increased or decreased? How? 3. How does it contribute to ease your livelihood?

Question 3a. How do the factor of microfinance (CREDIT) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Why have you not taken loan? 2. Is there anything that you are afraid of? 3. Do you think that you are missing something for not taking EMFB loan? 4. Do you have the intention of taking loan in future?
Question 3b. How do the factor of microfinance (SAVINGS) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Do you save? Have you ever saved before joining EMFB? 2. Can you share with me how regular do you do savings at the bank? 3. What do you intend to do with this savings? 4. In which bank do you save? 5. Since you joined EMFB has your savings increased or decreased?

Question 3c. How do the factor of microfinance (TRAINING) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Did EMFB organize training? 2. Why did you join the training? 3. What type of training did you receive? 4. How many times did you go for the training? 5. What do you feel about the training?
Question 3d. How do the factor of microfinance (SOCIAL CAPITAL) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Are you a member of any group? For how long? 2. Did you ever encounter opposition from anyone for joining the group?

3. Have you ever been absent from group meetings? Why?
4. Did your spouse ever attend meeting on your behalf?
5. Does your participation in group formation have effect on your household? How?
6. Do you see any advantage or disadvantage from participating in group meeting other than accessing loan?
7. Do you have friends before joining EMFB? Have they increased? How often do you communicate with them?

Question 4. What are the other factors affecting the impact of women's empowerment? How? Why?

1. Does your present age give you a preference for empowerment?
2. Does your level of education give you an edge to empowerment?
3. What do you think about having small and large family size in terms of empowerment?
4. With your marital status do you think that it's an added advantage to empowerment?
5. What are the challenges facing women's empowerment?
6. What do you think are the solutions?

Question 5. What effects does microfinance have on women's empowerment dimensions?

I understand that you are taking microfinance services under the microfinance scheme. Do you agree with me if I say that microfinance improves your economic decision making, household decision making, freedom of movement, ownership of property and political and social awareness?

5.1 Economic decision making

1. Do you spend on household items without telling your husband? How often?
2. Are the expenses of your children's education on you?
3. Who takes care of purchasing medical treatment of family?
4. How far has your economic situation improved?
5. What kind of improvement?

5.2. Household decision making

1. Do you discuss in making household purchases with your spouse?
2. Do you make decision on medical treatment of the household member?
3. Do you have the authority to take decision about the education of your children?
4. Are there any changes in the characteristics of your husband after joining EMFB?
5. What does your culture say about empowerment?

5.3. Freedom of movement (How much you are free within your community, whether you need permission of husband/elders and with whom you are allowed to go out to following places?)

1. Local market for purchases.
2. Another city or village.
3. Local health centre or doctor's clinic.
4. How often do you go out?
5. Has your participation in microfinance programmes increase your mobility?

5.4. Ownership of property

1. Who is the legal owner of your house?
2. Does your household have land registered in its name? If yes, who uses the right?
3. Who is the owner of any productive asset of your family?
4. Have you acquired any asset since you joined EMFB?
5. What are the assets that you were able to acquire after joining EMFB?
6. In whose name are the assets registered? List them.
7. How did you acquire the assets?

5.5. Political and social awareness.

1. Do you have awareness of any political issue?
2. Do you vote to the candidate of your own choice?
3. What do you think about girl child education?
4. What do you think about giving equal food for girl and boy child?
5. What do you think about stopping early marriage?

6. Do you know your right as a woman?
7. Do you think that if you are one of the borrowers, the situation would be different?



Appendix D: Interview Protocol for Drop-outs



PROTOCOL GUIDE FOR THE IMPACT OF MICROFINANCE ON WOMEN'S EMPOWERMENT IN NIGER STATE, NIGERIA (DROP-OUTS)

1. GENERAL CHARACTERISTICS

	1.1 Age of respondent 01->19 02-20 to 29 03-30 to 39 04-40 to 49 05-Over 50	1.2 Religion 01- Muslim 02- Christian	1.3. Education 01-Illiterate 02-Primary 03-Secondary 04-Tertiary	1.4. Marital status 01- Married 02- Widow 03- Single 04- divorced
ID Code				
Notes				

	1.5. Is your husband living with you? 01- yes 02 – No	1.6. If no, how frequent does he come home? 01-Weekends 02- once in a month 03- once in every two months	1.7. Type of family 01 – Polygamy 02- Monogamy	1.8. Family size 01- two 02-three to five 03-six to eight 04-Over eight	1.9. Head of family 01 – myself 02– husband 03-Other specify	1.10. Number of children living with you 01 – no 02 – two and less 03 – three to five 04 - six to eight 05 – above eight
ID Code						
Notes						

	1.11. Family structure 01 – Extended 02 – nuclear	1.12. Age at marriage 01 – 13 to 18 02 – 19 and above	1.13 Tribe 01- Nupe 02- Hausa 03- Gwari	1.14. Primary Job status 02 – house wife 02–agriculture 03- Business 04-Govt Employer 05-Private 06-Laborer 07-Other specify
ID Code				
Notes				

2. ECONOMIC PROFILE (QUESTION 2.1-2.4)

	2.1. What is the main source of living for your household? 01-Crop farming 02-Livestock farming 03-Crop and Livestock farming 04-Local drink	2.2. What is the second source of living for your household? 01-Crop farming 02-livestock 03-Local drink processing	2.3. What is your (personal) main source of cash income (prioritize)? 01-Grain 02-Butter 03-Local drink processing 04-Eggs and Chicken	2.4. What is your spouse's main source of cash income (prioritize)? 01- Grain 02-Livestock 03-Trees
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	processing 05-Other (Specify)	04-Wage employment 05-Other (Specify)	05-Wage employment 06- Others (Specify)	04-Wage employment 05-Others (Specify)
ID Code				
Notes				

Question 1. How do borrowers, non-borrowers and drop-outs understand sense of women's empowerment and its contributing factors?
<ol style="list-style-type: none"> 1. In your life what are the things that matter to you? 2. What are the things that give you best of achievement? 3. What does empowerment mean to you? 4. How do you come to know about Edumana Microfinance Bank (EMFB)? 5. Do you feel free to make any decision regarding your life now compare to when you were securing loan? 6. Are there any benefit regarding the wellbeing or welfare of your family then compared to now? 7. When you were borrowing is there any change in your livelihood?

Question 2. How significant is microfinance in contributing to sense of women's empowerment among borrowers, non-borrowers and drop-outs?
<ol style="list-style-type: none"> 1. Do you achieve empowerment through EMFB services? 2. Now that you are a drop out has your monthly income increased or decreased? How? 3. How does it contribute to ease your livelihood?

Question 3a. How do the factor of microfinance (CREDIT) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Who made the decision on the amount or size of loan to be taken? 2. How much have you borrowed from the bank? 3. How many times have you taken loan? 4. How much was the first loan? 5. Can you share with us the type of credit that you secured from the bank? 6. Do you have another source of loan apart from EMFB? 7. Have you ever encounter loan repayment problem? 8. What did you accomplish from securing the credit from the bank? 9. Who uses the loan? 10. Why have you stop taking loan? 11. Whose decision was it for you to stop taking loan?
Question 3b. How do the factor of microfinance (SAVINGS) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Do you save? Have you ever saved before joining EMFB? 2. Can you share with me how regular you do savings at the bank? 3. What do you intend to do with this savings? 4. In which bank do you save? 5. Now that you are a drop out, has your savings increased or decreased?
Question 3c. How do the factor of microfinance (TRAINING) contribute to women's sense of empowerment?
<ol style="list-style-type: none"> 1. Did EMFB organize training? 2. Since you are a drop out, do you still go for training? 3. What type of training did you receive? 4. How many times did you go for the training? 5. What do you feel about the training? 6. Is it one of the criteria before loan disbursement?


<p>Question 3d. How do the factor of microfinance (SOCIAL CAPITAL) contribute to women's sense of empowerment?</p> <ol style="list-style-type: none"> 1. Are you a member of any group? For how long? 2. Did you ever encounter opposition from anyone for joining the group? 3. Have you ever been absent from group meetings? Why? 4. Did your spouse ever attend meeting on your behalf? 5. Does your participation in group formation have effect on your household? How? 6. Do you see any advantage or disadvantage from participating in group meeting other than accessing loan? 7. Do you have friends before joining EMFB? Have they increased? How often do you communicate with them? 8. For been a drop out, how does the group treat you?
<p>Question 4. What are the other factors affecting the impact of women's empowerment? How? Why?</p> <ol style="list-style-type: none"> 1. Does your present age give you a preference for empowerment? 2. Does your level of education give you an edge to empowerment? 3. What do you think about having small and large family size in terms of empowerment? 4. With your marital status do you think that it's an added advantage to empowerment? 5. What are the challenges facing women's empowerment? 6. What do you think are the solutions?
<p>Question 5. What effects do microfinance have on women's empowerment dimensions? <i>I understand that you are taking microfinance services under the microfinance scheme. Do you agree with me if I say that microfinance improves your economic decision making, household decision making, freedom of movement, ownership of property and political and social awareness?</i></p> <p>1. Economic decision making</p> <ol style="list-style-type: none"> 1. Do you spend on household items without telling your husband? How often? 2. Are the expenses of your children's education on you? 3. Who takes care of purchasing medical treatment of family? 4. How far has your economic situation improved? 5. What kind of improvement? <p>5.2. Household decision making</p> <ol style="list-style-type: none"> 1. Do you discuss in making household purchases with your spouse? 2. Do you make decision on medical treatment of the household member? 3. Do you have the authority to take decision about the education of your children? 4. Are there any changes in the characteristics of your husband now that you are a drop out? 5. What does your culture say about empowerment? <p>5.3. Freedom of movement (How much you are free within your community, whether you need permission of husband/elders and with whom you are allowed to go out to following places?)</p> <ol style="list-style-type: none"> 1. Local market for purchases. 2. Another city or village. 3. Local health centre or doctor's clinic. 4. How often do you go out? 5. Has your participation in microfinance programmes increase your mobility? <p>5.4. Ownership of property</p> <ol style="list-style-type: none"> 1. Who is the legal owner of your house? 2. Does your household have land registered in its name? If yes, who uses the right? 3. Who is the owner of any productive asset of your family? 4. Have you acquired any asset since you joined EMFB?

<p>5. What are the assets that you were able to acquire after joining EMFB?</p> <p>6. In whose name are the assets registered? List them.</p>
<p>5.5. Political and social awareness.</p> <ol style="list-style-type: none"> 1. Do you have awareness of any political issue? 2. Do you vote to the candidate of your own choice? 3. What do you think about girl child education? 4. What do you think about giving equal food for girl and boy child? 5. What do you think about stopping early marriage? 6. Do you know your right as a woman?




Appendix E: Letters to concerned Institutions

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PUSAT PENGAJIAN EKONOMI, KEWANGAN DAN PERBANKAN
SCHOOL OF ECONOMICS, FINANCE AND BANKING
UUM COB
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



UUM
Universiti Utara Malaysia

Tel: 604-928 6751/6756/6763/6766
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Laman Web (Web): www.sefb.uum.edu.my

School of Economics, Finance and Banking
COB UUM
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman
Malaysia

13 August 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam

MS. HAUWA DANIYAN BAGUDU (MATRIK NO.: 95838) - "MICROFINANCE AND WOMEN EMPOWERMENT IN NIGER STATE, NIGERIA"

This is to confirm that **MS. HAUWA DANIYAN** is a PhD student at School of Economics, Finance and Banking, Universiti Utara Malaysia, where she registered for PhD Economics in September, 2013. **MS. HAUWA DANIYAN** is under my supervision and Prof.Dr.Roslan B.Abdul Hakim. Her PhD research topic is on "**Microfinance And Women Empowerment In Niger State, Nigeria**". Her thesis attempts to investigate the relationship between credit offered by microfinance institutions and women empowerment in Niger State, Nigeria.

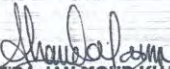
For your information, **MS. HAUWA DANIYAN** is now in the process of collecting the data required for analysis of her PhD research. There are two data sources that are required in her analysis. First, she needs data from the relevant microfinance institutions in Nigeria, and second, data from the borrowers. **MS. HAUWA DANIYAN** is now in her home town in Nigeria and she plan to collect the relevant data from the relevant microfinance institutions as well as the borrowers.

In this regards, I would like to humbly request your kind cooperation and assistance to **MS. HAUWA DANIYAN** in getting the relevant data for her PhD study. Your cooperation in this regards is highly appreciated.
Sekian.

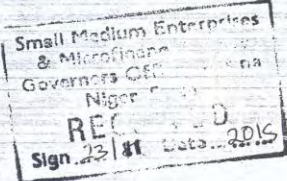
Please do not hesitate to contact me, if you need further information.

Thank You.


Yours Sincerely,




SHAZIDA JAN MOHD KHAN (PhD Wales)
Thesis Supervisor
☎ 604 9286810
☎ 604 9286752
✉ sjmohd@uum.edu.my



Universiti Pengurusan Terkemuka
The Eminent Management University







Office of the Director General
SMALL, MEDIUM ENTERPRISES AND MICRO FINANCE AGENCY
GOVERNOR'S OFFICE, MINNA

Ref No: _____

Date: _____

26th November, 2015

The Managing Director,
Edumana Micro Finance Bank Ltd,
Bida.

Sir,

SUBJECT: Ph.d Research

The bearer, Mrs. Hauwa Daniyan Bagudu, is a Ph.d student at school of Economics, Finance and Banking, Universiti Utara Malaysia.

Her Ph.d research topic is on "Microfinance and Women Empowerment in Niger state, Nigeria".

Her thesis attempts to investigate the relationship between credit offered by Microfinance Institutions and Women empowerment in Niger state.

In this regard, our Agency urges your good offices to extend all necessary Co-operation and assistance to her in getting the relevant data for her Ph.d study.

Accept assurances of our regards.

Thank you.

Muhammad Lawal Adamu
Ag. Director General.
SMEs/MFA

OFFICE ADDRESS:

Niger State Supply Company, Abdullahi Kure House - 1st Floor,
Ahmadi Bahago Road, Opposite Old Air Port, Minna, Niger State

EMAIL: smesmfa@yahoo.com
smesmfa@gmail.com

Appendix F: Nupe Protocol Interview for the Participants

Mitu-Mitu nya Egangbinzhi ya Ewo Macizhi
MITU-MITU NYA EGANGBINZHI ETI BANKI TETENGI NANA O, YA KAGBO BE NYA
YIZHE LE NYA EZA NYIZAGI NIMI NIGER STATE NYA NAJERIYA O
(EWO MACIZHI)

1. DEDE NYA EGANGBINZHI ETI EWO MACIZHI O

	1.1 Eya nya egangbinci 01->19 (Dagan egi eya eshi o lo fiti) 02-20 to 29 (egi eya eshi dede lo eshi be gutwani) 03-30 to 39 (egi eya gbanwo lo gbanwo be gutwani) 04-40 to 49 (egi eya shibs lo shiba be gutwani) 05-Over 50 (egi eya arata lo fiti)	1.2 Adini 01- Musulumi 02- Kiristian	1.3. Katunjin 01-Nya Kuranu 02-Piramali 03-Secondari 04-Legenlenge	1.4. Ekpo nya yawojin 01- Wun yawo jin 02- Ekpo 03- La jin yawo a 04- Yawolilaci
ID Code				
Notes				

1.5. Emi nini bo eba nya we ele be we nyi o? 01- Ehe 02 – Haha	1.6. wun gay i haha, zu gukin wun e zhin emi o? 01-Asibizhi (zuni nimi sati o) 02- Zuni nimi etswa o 03- Zuni nimi etswa guba o	1.7. Iyali yiri kici bo wo dan o? 01 – Iyali nya nyimi dokun 02- Iyali nya nyimi nini	1.8. E'cinwun nya iyali 01- Yi eza guba lo guta 03-Yi eza gutwasnyi to gututa 04-Dagan gutwani o lo fiti	1.9. Nusa nya emi 01 – mitso 02-Eba nya mi 03-Wun gay i eza ndoci o, ga yay i.	1.10. Egi eza gukin ele dan be wo nyi o? 01 – a de zan do a 02 – za e ni ko za guba 03 – za guta lo gutsu 04 – za gutswanyi lo gutota 05 – Za gutwani lo fiti
ID Code					
Notes					

1.11. Iyali yirikici wo bo dan o? 01 – Iyali na gopena (Ndako, Nnako, egi to yagizhi) 02 – Iyali kpokporogi (Nda, Nna to egizhi kawonyi)	1.12. Eya na wo yi na wo lo yawo na 01 – eya guwo be guta e lo eshi din guba (13-18) 02 – eya eshi din nini lo fiti	1.13 Ezhimi we 01- Nupe 02- Hausa 03- Gwari	1.14. Etun kpataki na we elo dan emi eba o na. 02 – Nyimi nya eba be edunfe shi mbo e 02–Enunuci 03- Woce ceci 04-Etunoci nya gominati 05-Etun na jin nya gominati a na
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				06-Etun nya kukugi 07-Etun ndocizhi nay i la tun ye a na, ga ya yi.
ID Code				
Notes				

3. YEKO NYA AZIKI TO EWO DE (EGANGBINZHI 2.1-2.4)

	2.1. Yeko kpataki kici bo ye ede ewo nay i ela so asiri nimi emi yebo na o? 01-Enyagici latizhi 02-Daba kpazhi 03- Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Ndoci nay i la tun a na, gan ya yi.	2.2. Zuma yeko nya mafari o, nya bana ye ede ewo na, yeko kici bo ye ede ewo be o? 01-Enyagici latizhi 02-Daba kpazhi 03- Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Etun wawagizhi 06-Ndoci nay i la tun a na, gan ya yi.	2.3. Ke zeni na, yeko kici bo we e'de ewo y animi wotso o? 01-Enya ke eyi, kpayizhi, mayizhi na 02-e'ko 03-Enya finci nazhi yitso ejin na 04-ezhi Bishe to Bishe o tso 05--Etun wawagizhi 06- Ndoci nay i la tun a na, gan ya yi.	2.4. Yeko kpataki kici bo eba nya we e'de ewo o? 01- Enya ke eyi, kpayizhi, mayizhi na 02-Dabzhi ke Nnako, Nnagi, Kingbagbazhi na 03-Chigbanzhi 04- Etun wawagizhi 05- Ndoci nay i la tun a na, gan ya yi.
ID Code				
Notes				

Egangbin mafari (1). Ke ela egan to yekpa nya ewo macizhi, eza nazhi e'ma ewo a na, eza nazhi ma le, a ma e ma be a na lo eba kagbo be nya eza nyizagi eti woce to yegboro lo bo?

- 1 Yizhe le nya we bo, kezhi yi enya na jin kpataki ya we gan na o?
- 2 Kezhi yi enya we ejin ci e ya we nyagban fan a o?
- 3 Ke yi maana nya kagbo be ya we nyi o?
- 4 Ke wo de labara de eti nya banki tetngi nana o, na a yi Edumana na o?
- 5 Woe de nyagban fa, kami na wo ga jin shawura ya eti tacin nya wotso na?
- 6 Iyali nya we gile ko woma nya emapa we be banki nana?
- 7 Zuma na wo de ewo ma zo na, iyali nya we wo san ewo na we de ma yeko wangi o?

Egangbin ebaci (2). Banki tetengi nana, na a yi Edumana jin nya kpataki eba ewo ma nya ye bo?

- 1 Wo de kagbo be sheshici be gwata nya banki tetengi nana e, nay i Edumana na?
- 2 Be banki tetengi nana e, ewo estwa nya we a be kashin wun a dindin. Ke u yi yin a o?
- 3 Ke wun fan enyazhi fan ya we nimi yizhe nya we bo na o?

Egangbin Etaci (3a). Ke alamarizhi nya banki tetengi nana yi yi eba ewo na ye ma na o ya kagbo be nya ye na o?

- 1 Zhi e'la shawura eti dede nya ewo na we ma be banki nyi na o? We ko eba nya we?
- 2 Wokin we ma be banki nyi a ni o?
- 3 Zugukin wo ma ewo be banki nana nyi a ni o?
- 4 Wokin ewo mafari na wo ma nay i o?
- 5 Gan yay i, ewo yiri kici o ma be banki nana nyi o?
- 6 Wo de yeko nya ma nodci bambe banki nana e?
- 7 Wo kara lodan wuzuri o le ani, nya gbata wo nya ewo na wo ma be banki na?

8	Kew o de wonjin be ewo na wo ma be banki nana na o?
9	Za e jin aniani be ewo na wo ma na nyi o?
Egangbin Etaci (3b). Ke egan nya ewo so be banki nana yi yi na o, toto eti kagbo be nya eza nyizagi o?	
1	We e so ewo? Wo kara so ewo le a ni, bedzo we ci cia ema nyi pa be banki nana e?
2	Ke ewo so we yi yi be banki nana na o? Kami ndondo we e so ewo kashin?
3	Ke we e wag an wo a be jin be ewo na wo e so be banki nana e na o?
4	Banki kici bo we e so ewo o?
5	Dagan wo na cia emanyipa be banki nana e na, ewo na wo e so na, wun e bebe kashin wun e dindin?
6	Wo de shawura nodondo na we a ya banki nana na, na ewo na we e so nag a be na?
Egangbin Etaci (3c).Ke egan nya etun kpin be banki nana yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?	
1	Banki nya Edumana nana tswa yeko nya etun kpin ndondo ya ye ?
2	Etun kpin yiri kici wo de go? Ko ma etun kpin yiri kici a wu we nyi o?
3	Zugun kin wo loya etun kpin nana o?
4	Ke wo leye na wo gan wo eti etun kpin nana o na?
5	Etun kpinzhi nana dan nimi enya nazhi wo ajin bedzo aci ma wo ewo na?
6	Etun kpin na wo de go na, ajin dede ya we?

Egangbin Etaci (3d). Ke egan nya ewo tagun-dozhi dagan eba eyazhi o yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?	
1	Wo dan ena ndondo o? wo ga danbo, wun de eya gukin?
2	Wo de egan ko wuzuri ndondo be ezan ndondo e dagan na wo lo ena nana na?
3	Wo kara ba mitin ci le a ani?
4	Wo ga ba ci le ani? Ke la o?
5	Eba nya we kara lo mitin ebo we bo le a ani?
6	Emapa we be ena nanazhi lagwa tso jinjin nya enya zhi nimi emi wo bo? Wun ga jin, yeko kici bo?
7	Wo de lada ko alubarika ko wuzurizhi ebo emapa nya we be ena na wo dan na e, bambe ewo na we e ma na nyi?
8	Wo de eya ndondo bedzo wo ci cia emapa nyi pa be banki nana e? Eyazhi a dokun ga panyi kashin? Ke zugunkin na we be eya nanazhi e ba eza o?

Egangbin E'nici(4). A de e'zo ndocizhi ke a ela egwatso kagbo be nya eza nyizagi na? Yeko kici bo? To ke la o?	
1	Egi nya eya na wo yi gbani na, e ya we kafa nya kagbo be ke nyizagi na?
2	Ekpo nya katun na wo de jinn a, ya we kafa nya kagbo be nana?
3	Eba nya Kagbo be nya eza nyizagi o, iyali tetengi ko wuncinko kici ba wo gan o?
4	Eba yawojin to yawo lo, nya kemi na wo yi gbani na, wun ya we kafa nya kagbo be nana yi egan ga u na?
5	Kezhe is wala to wuzurizhi wo e leye nimi kagbo be nana na o?
6	Kezhe wo kpaye gan, wun a yi cigbe nya wuzuri nanazhi o?

Egangbin Etsunci(5). Ke banki tetengi nana la be tsun kagbo be nya eza nyizagi nay i egan ga u na o? <i>Mi be de kpe gan, we jin yeda be jinzhi to gamizhi nya banki tetentgi nana e. Wo jin yeda be mi nyi gan, banki tetengi nana a ebojin nya we ye jin eba shawurajin eti nya egan nya ewo o, shawurajin eti nya mbo, fifo to kafa nya tim-tin ya to ezandaza, kagbo nya enya na we wun na to eyekpe eti nya gazhi nya siyasa o?</i>	
5.1. Shawurajin eti nya ewo wuzhi o	
1	We e wu ewo nimi emi nya w o bo, bambe kpikpe nya eba nya wo nyi? Kandocizhi ko kandondo?
2	Eyeladan egizhi nimi mbo ta eti nya wo bo?
3	Ze layedan lafiya tswa nya egizhi o, eti nya asibiti lo bo?

4	Ke ewo dufan nya we yi yi gbani na o? yegboro lo danbo?
5	Ke yegboro lo nana yi yin a o?
5.2.	Shawurajin eti nya emi o
1	Wo e ba eza be eba nya wo nyi bedzo ye ci shi enya nazhi ye ejin anfani be nyi mbo na?
2	Wo ga e la shawura tin-ya mbo eti asibiti lo nya egizhi bo?
3	Wo de kagbo na wo a la shawura tin-ya eti nya makanta na egizhi alo na o?
4	Wo le ebanzhe ndondo nimi elibo nya eba nya w obo, dagan wo cia emanyipa be banki nana e na?
5	Ki alada to dandan nya we gan eti kagbo be nya eza nyizagi bo?
5.3.	Fifo to kafa nya ezandaza (Wo de fifo nya ezandaza nimi gobagi nya wo bo, kashin she be yedajin nya eba ko nya nusa nya e'zhi wo nyi, bedzo wo ci o lo ba?)
1	Enya shi nya dzuko nya emi.
2	Enya ezhi ndoci ko gobagizhi.
3	Asibiti nya ezhi ko nya lekita tso.
4	Zugunkin we e tin ya o kashin kandondo ka we e tin ya o?
5	Emapa nya we be banki nana la tintinya nya wo be, kashin wun ke u ke?
5.4.	Enya nazhi nya we na.
1	Zhi wun emi bana wo dan na o?
2	Eba nya we de emi na wuntso wun be sunna nya wun nyi na? wun ga de, who zhe ejin anfani be u yi o?
3	Za wun enya nazhi e la ewo zhin emi nya ye na o? Enya ke mashin, enya kpikpacizhi na.
4	Wo de enya ndondo shi cici ke kin na or enya na wo a be de kun na?
5	Kezhi yi enya na wo de shi dagan an wo cia emanyipa be banki nana na o?
6	Nimi sunna nya zhibo wo shi enya nazhi wo dagan na wo cia emapanyipa be banki nana e na? Tun a yi kakanyi.
5.5.	Eyekpe eti siyasa o to ebojin be eza nazhi tsoba we na e.
1	Wo de kpikpe nya siyasa shibo ndondo le ani?
2	We e ce cadi ya eza nag a ba we na, kami nya zaabe ga be na?
3	Ke wo kpaye eti katun nya egi nyizagi bo?
4	Ke wo kpaye eti enyagici yiri nini la ya egi bagi ko nyizagi nimi mbo o?
5	Ke wo kpaye eti yawo jin vanyi bo? Wun ge kashin wun ge a?
6	Wo kpe kagbo wo yi ke nyizagi na?
6	Ke wo kpaye o, gan, ka wo ma ewo be banki nana nyi, alamarizhi ga kperi kashin wun kperi a?

Appendix G: Mitu-Mitu nya Egangbinzhi ya Eza Nazhi E'ma Ewo a na

MITU-MITU NYA EGANGBINZHI ETI BANKI TETENGI NANA O, YA KAGBO BE NYA YIZHE LE NYA EZA NYIZAGI NIMI NIGER STATE NYA NAJERIYA O (EZA NAZHI E'MA EWO A NA)

1. DEDE NYA EGANGBINZHI EZA NAZHI E'MA EWO A NA

	3.1. Eya nya egangbinci 01->19 (Dagan egi eya eshi o lo fiti) 02-20 to 29 (egi eya eshi dede lo eshi be gutwani) 03-30 to 39 (egi eya gbanwo lo gbanwo be gutwani) 04-40 to 49 (egi eya shibs lo shiba be gutwani) 05-Over 50 (egi eya arata lo fiti)	1.2 Adini 01- Musulumi 02- Kiristian	1.3. Katunjin 01-Nya Kuranu 02-Piramali 03-Secondari 04-Legenlenge	1.4. Ekpo nya yawojin 01- Wun yawojin 02- Ekpo 03- La jin yawo a 04- Yawolilaci
ID Code				
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1.5. Emi nini bo eba nya we ele be we nyi o? 01- Ehe 02 – Haha	1.6. wun gay i haha, zu gukin wun e zhin emi o? 01-Asibizhi (zuni nimi sati o) 02- Zuni nimi etswa o 03- Zuni nimi etswa guba o	1.7. Iyali yiri kici bo wo dan o? 01 – Iyali nya nyimi dokun 02- Iyali nya nyimi nini	1.8. E'cinwun nya iyali 01- Yi eza guba lo guta 03-Yi eza gutwasnyi to gututa 04-Dagan gutwani o lo fiti	1.9. Nusa nya emi 01 – mitso 02–Eba nya mi 03-Wun gay i eza ndoci o, ga yay i.	1.10. Egi eza gukin ele dan be wo nyi o? 01 – a de zan do a 02 – za e ni ko za guba 03 – za guta lo gutsu 04 – za gutswanyi lo gutota 05 – Za gutwani lo fiti
ID Code					
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1.11. Iyali yirikici wo dan o? 01 – Iyali na gopena (Ndako, Nnako, egi to yagizhi) 02 – Iyali kpokporogi (Nda, Nna to egizhi kawonyi)	1.12. Eya na wo yi na wo lo yawo na 01 – eya guwo be guta e lo eshi din guba (13-18) 02 – eya eshi din nini lo fiti	1.13 Ezhimi we 01- Nupe 02- Hausa 03- Gwari	1.14. Etun kpataki na we elo dan emi eba o na. 02 – Nyimi nya eba be edunfe shi mbo e 02–Enunuci 03- Woce ceci 04-Etunoci nya gominati 05-Etun na jin nya gominati a na
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				06-Etun nya kukugi 07-Etun ndocizhi nay i la tun ye a na, gay a yi.
ID Code				
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2. YEKO NYA AZIKI TO EWO DE (EGANGBINZHI 2.1-2.4)

	2.1. Yeko kpataki kici bo ye ede ewo nay i ela so asiri nimi emi yebo na o? 01-Enyagici latizhi 02-Daba kpazhi 03- Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Ndoci nay i la tun a na, gan ya yi.	2.2. Zuma yeko nya mafari o, nya bana ye ede ewo na, yeko kici bo ye ede ewo be o? 01-Enyagici latizhi 02-Daba kpazhi 03-Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Etun wawagizhi 06-Ndoci nay i la tun a na, gan ya yi.	2.3. Ke zeni na, yeko kici bo we e'de ewo y animi wotso o? 01-Enya ke eyi, kpayizhi, mayizhi na 02-e'ko 03-Enya finci nazhi yitso ejin na 04-ezhi Bishe to Bishe o tso 05--Etun wawagizhi 06- Ndoci nay i la tun a na, gan ya yi.	2.4. Yeko kpataki kici bo eba nya we e'de ewo o? 01- Enya ke eyi, kpayizhi, mayizhi na 02-Dabzhi ke Nnako, Nnagi, Kingbagbazhi na 03-Chigbanzhi 04- Etun wawagizhi 05- Ndoci nay i la tun a na, gan ya yi.
ID Code				
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Egangbin mafari (1). Ke ela egan to yekpa nya ewo macizhi, eza nazhi e'ma ewo a na, eza nazhi ma le, a ma e ma be a na lo eba kagbo be nya eza nyizagi eti woce to yegboro lo bo?

1. Yizhe le nya we bo, kezhi yi enya na jin kpataki ya we gan na o?
2. Kezhi yi enya we ejin ci e ya we nyagban fan a o?
3. Ke yi maana nya kagbo be ya we nyi o?
4. Ke wo de labara de eti nya banki tetngi nana o, na a yi Edumana na o?
5. Woe de nyagban fa, kami na wo ga jin shawura ya eti tacin nya wotso na?
6. Iyali nya we, gile ko woma nya emapa we be banki nana?
7. Na wo ma ewo be banki nana nyi na, wo kpaye gan ebanzhe ndondo dan rayi nya w obo?

Egangbin ebaci (2). Banki tetengi nana, na a yi Edumana jin nya kpataki eba ewo ma nya ye bo?

- 1 Wo de kagbo be sheshici be gwata nya banki tetengi nana e, na yi Edumana na?
- 2 Be Banki tetengi nana e, ewo estwa nya we a be, kashin wun e dindin. Ke u yi yi na o?
- 3 Ke wun fan enyazhi fan ya we nimi yizhe le nya we bon a o?

Egangbin Etaci (3a). Ke alamarizhi nya banki tetengi nana yi yi eba ewo na ye ma na o ya kagbo be nya ye na o?

- 1 Ke la wo ci la ma ewo be banki nana nyi nyi o?
- 2 A de enya na we e sunda u na?
- 3 Wo kpaye gan wo e ya enya, dagan na wo ma ewo be banki nyi a na?

4	Wo de aniyana na wo a be ma ewo be banki nana e na?
Egangbin Etaci (3b). Ke egan nya ewo so be banki nana yi yi na o, toto eti kagbo be nya eza nyizagi o?	
a.	We e so ewo? Wo kara so ewo le a ni, bedzo we ci cia ema nyi pa be banki nana e?
b.	Ke ewo so we yi yi be banki nana na o? Kami ndondo we e so ewo kashin?
c.	Ke we e wa gan wo a be jin be ewo na wo e so be banki nana e na o?
d.	Banki kici bo we e so ewo o?
e.	Dagan wo na cia emanyipa be banki nana e na, ewo na wo e so na, wun e bebe kashin wun e dindin?

Egangbin Etaci (3c). Ke egan nya etun kpin be banki nana yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?	
1	Banki nya Edumana nana tswa yeko nya etun kpin ndondo ya ye ?
2	Ke la wo ci kpin etun nana na o?
3	Etun kpin yiri kici wo de go? Ko ma etun kpin yiri kici a wu we nyi o?
4	Zugun kin wo loya etun kpin nana o?
5	Ke wo leye na wo gan wo eti etun kpin nana o na?
Egangbin Etaci (3d). Ke egan nya ewo tagun-dozhi dagan eba eyazhi o yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?	
1	Wo dan ena ndondo o? wo ga danbo, wun de eya gukin?
2	Wo de egan ko wuzuri ndondo be eza ndondo e dagan na wo lo ena nana na?
3	Wo kara ba mitin ci le a ani? Wo g abaci, ke la o?
4	Eba nya we kara lo mitin ebo we bo le a ani?
5	Emapa we be ena nanazhi lagwa tso jinjin nya enya zhi nimi emi wo bo? Wun ga jin, yeko kici bo?
6	Wo de lada ko alubarika ko wuzurizhi ebo emapa nya we be ena na wo dan na e, bambe ewo na we e ma na nyi?
7	Wo de eya ndondo bedzo wo ci cia emapa nyi pa be banki nana e? Eyazhi a dokun ga panyi kashin? Ke zugunkin na we be eya nanazhi e ba eza o?

Egangbin E'nici(4). A de e'zo ndocizhi ke a ela egwatso kagbo be nya eza nyizagi na? Yeko kici bo? To ke la o?	
a.	Egi nya eya na wo yi gbani na, e ya we kafa nya kagbo be ke nyizagi na?
b.	Ekpo nya katun na wo de jinn a, ya we kafa nya kagbo be nana?
c.	Eba nya Kagbo be nya eza nyizagi o, iyali tetengi ko wuncinko kici ba wo gan o?
d.	Eba yawojin to yawo lo, nya kemi na wo yi gbani na, wun ya we kafa nya kagbo be nana yi egan ga u na?
e.	Kezhe is wala to wuzurizhi wo e leye nimi kagbo be nana na o?
f.	Kezhe wo kpaye gan, wun a yi cigbe nya wuzuri nanazhi o?

Egangbin Etsunci(5). Ke banki tetengi nana la be tsun kagbo be nya eza nyizagi nay i egan ga u na o? <i>Mi be de kpe gan, we jin yeda be jinzhi to gamizhi nya banki tetengi nana e. Wo jin yeda be mi nyi gan, banki tetengi nana a ebojin nya we ye jin eba shawurajin eti nya egan nya ewo o, shawurajin eti nya mbo, fifo to kafa nya tim-tin ya to ezandaza, kagbo nya enya na we wun na to eyekpe eti nya gazhi nya siyasa o?</i>	
5.1. Shawurajin eti nya ewo wuzhi o	
a.	We e wu ewo nimi emi nya w o bo, bambe kpikpe nya eba nya wo nyi? Kandocizhi ko kandondo?
b.	Eyeladan egizhi nimi mbo ta eti nya wo bo?
c.	Ze layedan lafiya tswa nya egizhi o, eti nya asibiti lo bo?
d.	Ke ewo dufan nya we yi yi gbani na o? yegboro lo danbo?

e. Ke yegboro lo nana yi yin a o?
<p>5.2. Shawurajin eti nya emi o ko mbo.</p> <ol style="list-style-type: none"> 1. Wo e ba eza be eba nya wo nyi bedzo ye ci shi enya nazhi ye ejin anfani be nyi mbo na? 2. Wo ga e la shawura tin-ya mbo eti asibiti lo nya egizhi bo? 3. Wo de kagbo na wo a la shawura tin-ya eti nya makanta na egizhi alo na o? 4. Wo le ebanzhe ndondo nimi elibo nya eba nya w obo, dagan wo cia emanyipa be banki nana e na? 5. Ki alada to dandan nya we gan eti kagbo be nya eza nyizagi bo?
<p>5.3. Fifo to kafa nya ezandaza (Wo de fifo nya ezandaza nimi gobagi nya wo bo, kashin she be yedajin nya eba ko nya nusa nya e'zhi wo nyi, bedzo wo ci o lo ba?)</p> <ol style="list-style-type: none"> 1. Enya shi nya dzuko nya emi. 2. Enya ezhi ndoci ko gobagizhi. 3. Asibiti nya ezhi ko nya lekita tso. 4. Zugunkin we e tin ya o, kashin kandondo ka we e tin ya o? 5. Emapa nya we be banki nana la tintinya nya wo be, kashin wun ke u ke?
<p>5.4. Enya nazhi nya wo wun na.</p> <ol style="list-style-type: none"> 1. Zhi wun emi bana wo dan na o? 2. Eba nya we de emi na wuntso wun be sunna nya wun nyi na? wun ga de, who zhe ejin anfani be u yi o? 3. Za wun enya nazhi e la ewo zhin emi nya ye na o? Enya ke mashin, enya kpikpacizhi na. 4. Wo de enya ndondo shi cici ke kin na or enya na wo a be de kun na? 5. Kezhi yi enya na wo de shi dagan an wo cia emanyipa be banki nana na o? 6. Nimi sunna nya zhibo wo shi enya nazhi wo dagan na wo cia emapanyipa be banki nana e na? Tun a yi kakanyi.
<p>5.5. Eyekpe eti siyasa o to ebojin be eza nazhi tsoba we na e.</p> <ol style="list-style-type: none"> 1. Wo de kpikpe nya siyasa shibo ndondo le ani? 2. We e ce cadi ya eza nag a ba we na, kami nya zaabe ga be na? 3. Ke wo kpaye eti katun nya egi nyizagi bo? 4. Ke wo kpaye eti enyagici yiri nini la ya egi bagi ko nyizagi nimi mbo o? 5. Ke wo kpaye eti yawo jin vanyi bo? Wun ge kashin wun ge a? 6. Wo kpe kagbo wo yi ke nyizagi na? 7. Ke wo kpaye o, gan, ka wo ma ewo be banki nana nyi, alamarizhi ga kperi kashin wun kperi a?

Appendix H: Mitu-Mitu nya Egangbinzhi ya Eza Nazhi Ma Ewo le, a ma e'ma be a na

MITU-MITU NYA EGANGBINZHI ETI BANKI TETENGI NANA O, YA KAGBO BE NYA YIZHE LE NYA EZA NYIZAGI NIMI NIGER STATE NYA NAJERIYA O (EZA NAZHI MA EWO LE, A MA E'MA BE A NA)

1. DEDE NYA EGANGBINZHI EZA NAZHI MA EWO LE, A MA E'MA BE A NA.

	3.2. Eya nya egangbinci 01->19 (Dagan egi eya eshi o lo fiti) 02-20 to 29 (egi eya eshi dede lo eshi be gutwani) 03-30 to 39 (egi eya gbanwo lo gbanwo be gutwani) 04-40 to 49 (egi eya shibs lo shiba be gutwani) 05-Over 50 (egi eya arata lo fiti)	1.2 Adini 01- Musulumi 02- Kiristian	1.3. Katunjin 01-Nya Kuranu 02-Piramali 03-Secondari 04-Legenlengi	1.4. Ekpo nya yawojin 01- Wun yawo jin 02- Ekpo 03- La jin yawo a 04- Yawolilaci
ID Code				
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1.5. Emi nini bo eba nya we ele be we nyi o? 01- Ehe 02 – Haha	1.6. wun gay i haha, zu gukin wun e zhin emi o? 01-Asibizhi (zuni nimi sati o) 02- Zuni nimi etswa o 03- Zuni nimi etswa guba o	1.7. Iyali yiri kici bo wo dan o? 01 – Iyali nya nyimi dokun 02- Iyali nya nyimi nini	1.8. E'cinwun nya iyali 01- Yi eza guba lo guta 03-Yi eza gutwasnyi to gututa 04-Dagan gutwani o lo fiti	1.9. Nusa nya emi 01 – mitso 02–Eba nya mi 03-Wun gay i eza ndoci o, ga yay i.	1.10. Egi eza gukin ele dan be wo nyi o? 01 – a de zan do a 02 – za e ni ko za guba 03 – za guta lo gutsu 04 – za gutswanyi lo gutota 05 – Za gutwani lo fiti
ID Code					
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1.11. Iyali yirikici wo dan o? 01 – Iyali na gopena (Ndako, Nnako, egi to yagizhi) 02 – Iyali kpokporogi (Nda,	1.12. Eya na wo yi na wo lo yawo na 01 – eya guwo be guta e lo eshi din guba (13-18) 02 – eya eshi din nini lo fiti	1.13 Ezhimi we 01- Nupe 02- Hausa 03- Gwari	1.14. Etun kpataki na we elo dan emi eba o na. 02 – Nyimi nya eba be edunfe shi mbo e 02–Enunuci 03- Woce ceci 04-Etunoci nya gominati 05-Etun na jin nya gominati a na
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	Nna to egizhi kawonyi)			06-Etun nya kukugi 07-Etun ndocizhi nay i la tun ye a na, gay a yi.
ID Code				
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2. YEKO NYA AZIKI TO EWO DE (EGANGBINZHI 2.1-2.4)

	2.1. Yeko kpataki kici bo ye ede ewo nay i ela so asiri nimi emi yebo na o? 01-Enyagici latizhi 02-Daba kpazhi 03- Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Ndoci nay i la tun a na, gan ya yi.	2.2. Zuma yeko nya mafari o, nya bana ye ede ewo na, yeko kici bo ye ede ewo be o? 01-Enyagici latizhi 02-Daba kpazhi 03-Enyagici latizhi to daba kpazhi 04-kunkun nya enya fincizhi ke Fanta, coki na 05-Etun wawagizhi 06-Ndoci nay i la tun a na, gan ya yi.	2.3. Ke zeni na, yeko kici bo we e'de ewo y animi wotso o? 01-Enya ke eyi, kpayizhi, mayizhi na 02-e'ko 03-Enya finci nazhi yitso ejin na 04-ezhi Bishe to Bishe o tso 05--Etun wawagizhi 06- Ndoci nay i la tun a na, gan ya yi.	2.4. Yeko kpataki kici bo eba nya we e'de ewo o? 01- Enya ke eyi, kpayizhi, mayizhi na 02-Dabzhi ke Nnako, Nnagi, Kingbagbazhi na 03-Chigbanzhi 04- Etun wawagizhi 05- Ndoci nay i la tun a na, gan ya yi.
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Egangbin mafari (1). Ke ela egan to yekpa nya ewo macizhi, eza nazhi e'ma ewo a na, eza nazhi ma le, a ma e ma be a na lo eba kagbo be nya eza nyizagi eti woce to yegboro lo bo?
1. Yizhe le nya we bo, kezhi yi enya na jin kpataki ya we gan na o? 2. Kezhi yi enya we ejin ci e ya we nyagban fan a o? 3. Ke yi maana nya kagbo be ya we nyi o? 4. Ke wo de labara de eti nya banki tetngi nana o, na a yi Edumana na o? 5. Wo e de nyagban fa, kami na wo ga jin shawura ya eti tacin nya wotso na, gbani na wo e ma ewo be a na? 6. Iyali nya we gile ko woma nya emapa we be banki nana, gbani na wo e ma ewo be a na? 7. Kami na wo fe ma ewo na, iyali nya we wo san ewo na we de ma na yeko wangi o?

Egangbin ebaci (2). Banki tetengi nana, na a yi Edumana jin nya kpataki eba ewo ma nya ye bo?
1. Wo de kagbo be sheshici be gwata nya banki tetengi nana e, nay i Edumana na? 2. Be Banki tetengi nana e, ewo estwa nya we abe kashin wun a dindin. Ke u yi yin a o? 3. Kew un fan nyazhi fan ya we nimi yizhe nya we bon a o?

Egangbin Etaci (3a). Ke alamarizhi nya banki tetengi nana yi yi eba ewo na ye ma na o ya kagbo be nya ye na o?
1. Zhi e'la shawura eti dede nya ewo na we ma be banki nyi na o? We ko eba nya we? 2. Wokin we ma be banki nyi a ni o? 3. Zugukin wo ma ewo be banki nana nyi a ni o? 4. Wokin ewo mafari na wo ma nay i o? 5. Gan yay i, ewo yiri kici o ma be banki nana nyi o?

6. Wo de yeko nya ewo ma nodeci bambe banki nana e? 7. Wo kara lodan wuzuri o le ani, nya gbata wo nya ewo na wo ma be banki na? 8. Kew o de wonjin be ewo na wo ma be banki nana na o? 9. Za jin anfani be ewo na wo de ma na nyi o? 10. Ke la wo ci e' ma ewo be a nyi o? 11. Za ya we shawura gan, wo ga ma ewo be ma o?
Egangbin Etaci (3b). Ke egan nya ewo so be banki nana yi yi na o, toto eti kagbo be nya eza nyizagi o?
1. We e so ewo? Wo kara so ewo le a ni, bedzo we ci cia ema nyi pa be banki nana e? 2. Ke ewo so we yi yi be banki nana na o? Kami ndondo we e so ewo kashin? 3. Ke we e wag an wo a be jin be ewo na wo e so be banki nana e na o? 4. Banki kici bo we e so ewo o? 5. Gbani na wo e ma ewo be banki nana be a na, ewo so nya we a be kashin wun ke?
Egangbin Etaci (3c). Ke egan nya etun kpin be banki nana yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?
1. Banki nya Edumana nana tswa yeko nya etun kpin ndondo ya ye? 2. Dagan wo e' ma ewo be a na, wo yi etun-kpinzhi nyi lo re? 3. Etun kpin yiri kici wo de go? Ko ma etun kpin yiri kici a wu we nyi o? 4. Zugun kin wo loya etun kpin nana o? 5. Ke wo leye na wo gan wo eti etun kpin nana o na? 6. Etun kpinzhi nana dan nimi enya nazhi wo ajin bedzo aci ma wo ewo na?

Egangbin Etaci (3d). Ke egan nya ewo tagun-dozhi dagan eba eyazhi o yi yi na o, toto eti kagbo be nya woce nya eza nyizagi o?
1. Wo dan ena ndondo o? Wo ga danbo, wun de eya gukin? 2. Wo de egan ko wuzuri ndondo be ezan ndondo e dagan na wo lo ena nana na? 3. Wo kara ba mitin ci le a ani? 4. Eba nya we kara lo mitin ebo we bo le a ani? 5. Emapa we be ena nanazhi lagwa tso jinjin nya enya zhi nimi emi wo bo? Wun ga jin, yeko kici bo? 6. Wo de lada ko alubarika ko wuzurizhi ebo emapa nya we be ena na wo dan na e, bambe ewo na we ma na nyi? 7. Wo de eya ndondo bedzo wo ci cia emapa nyi pa be banki nana e? Eyazhi a dokun ga panyi kashin? Ke zugunkin na we be eya nanazhi e ba eza o? 8. Na wo e ma ewo be a na, ke ezazhi nya ena nana e ci wo cin le na o?

Egangbin E'nici(4). A de e'zo ndocizhi ke a ela egwatso kagbo be nya eza nyizagi na? Yeko kici bo? To ke la o?
1. Egi nya eya na wo yi gbani na, e ya we kafa nya kagbo be ke nyizagi na? 2. Ekpo nya katun na wo de jinn a, ya we kafa nya kagbo be nana? 3. Eba nya Kagbo be nya eza nyizagi o, iyali tetengi ko wuncinko kici ba wo gan o? 4. Eba yawojin to yawo lo, nya kemi na wo yi gbani na, wun ya we kafa nya kagbo be nana yi egan ga u na? 5. Kezhe is wala to wuzurizhi wo e leye nimi kagbo be nana na o? 6. Kezhe wo kpaye gan, wun a yi cigbe nya wuzuri nanazhi o?

Egangbin Etsunci(5). Ke banki tetengi nana la be tsun kagbo be nya eza nyizagi nay i egan ga u na o? <i>Mi be de kpe gan, we jin yeda be jinzhi to gamizhi nya banki tetengi nana e. Wo jin yeda be mi nyi gan, banki tetengi nana a ebojin nya we ye jin eba shawurajin eti nya egan nya ewo o, shawurajin eti nya mbo, fifo to kafa nya tim-tin ya to ezandaza, kagbo nya enya na we wun na to eyekpe eti nya gazhi nya siyasa o?</i>
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<p>1. Shawurajin eti nya ewo wuzhi o</p> <p>1. We e wu ewo nimi emi nya w o bo, bambe kpikpe nya eba nya wo nyi? Kandocizhi ko kandondo?</p> <p>2. Eyeladan egizhi nimi mbo ta eti nya wo bo?</p> <p>3. Ze layedan lafiya tswa nya egizhi o, eti nya asibiti lo bo?</p> <p>4. Ke ewo dufan nya we yi yi gbani na o? Yegboro lo danbo?</p> <p>5. Ke yegboro lo nana yi yin a o?</p>
<p>5.2. Shawurajin eti nya emi o</p> <p>1. Wo e ba eza be eba nya wo nyi bedzo ye ci shi enya nazhi ye ejin anfani be nyi mbo na?</p> <p>2. Wo ga e la shawura tin-ya mbo eti asibiti lo nya egizhi bo?</p> <p>3. Wo de kagbo na wo a la shawura tin-ya eti nya makanta na egizhi alo na o?</p> <p>4. Wo le ebanzhe ndondo nimi elibo nya eba nya w obo, dagan wo cia emanyipa be banki nana e na?</p> <p>5. Ki alada to dandan nya we gan eti kagbo be nya eza nyizagi bo?</p>
<p>5.3. Fifo to kafa nya ezandaza (Wo de fifo nya ezandaza nimi gobagi nya wo bo, kashin she be yedajin nya eba ko nya nusa nya e'zhi wo nyi, bedzo wo ci o lo ba?)</p> <p>1. Enya shi nya dzuko nya emi.</p> <p>2. Enya ezhi ndoci ko gobagizhi.</p> <p>3. Asibiti nya ezhi ko nya lekita tso.</p> <p>4. Zugunkin we e tin ya o kashin kandondo ka we e tin ya o?</p> <p>5. Emapa nya we be banki nana la tintinya nya wo be, kashin wun ke u ke?</p>
<p>5.4. Enya nazhi nya we na.</p> <p>1. Zhi wun emi bana wo dan na o?</p> <p>2. Eba nya we de emi na wuntso wun be sunna nya wun nyi na? wun ga de, who zhe ejin anfani be u yi o?</p> <p>3. Za wun enya nazhi e la ewo zhin emi nya ye na o? Enya ke mashin, enya kpikpacizhi na.</p> <p>4. Wo de enya ndondo shi cici ke kin na or enya na wo a be de kun na?</p> <p>5. Kezhi yi enya na wo de shi dagan an wo cia emanyipa be banki nana na o?</p> <p>6. Nimi sunna nya zhibo wo shi enya nazhi wo dagan na wo cia emapanyipa be banki nana e na? Tun a yi kakanyi.</p>
<p>5.5. Eyekpe eti siyasa o to ebojin be eza nazhi tsoba we na e.</p> <p>1. Wo de kpikpe nya siyasa shibo ndondo le ani?</p> <p>2. We e ce cadi ya eza nag a ba we na, kami nya zaabe ga be na?</p> <p>3. Ke wo kpaye eti katun nya egi nyizagi bo?</p> <p>4. Ke wo kpaye eti enyagici yiri nini la ya egi bagi ko nyizagi nimi mbo o?</p> <p>5. Ke wo kpaye eti yawo jin vanyi bo? Wun ge kashin wun ge a?</p> <p>6. Wo kpe kagbo wo yi ke nyizagi na?</p> <p>7. Ke wo kpaye o, gan, ka wo ma ewo be banki nana nyi, alamarizhi ga kperi kashin wun kperi a?</p>

Appendix I: Nupe Translation

EGANTI MAFARI (1)

Nya mi, yegboro lo nya gbarufuzhi to nyatsugizhi yi na a de kagbo na a ga lo etun ebo a de ba a le yizhe be lafia nyi na. Mi gan acin ga ebona, kami ndocizhi, sayi wo ga de kagbo ga etun a ye lo, to wocezhi ma a ye jin o. Ama bambe kagbo nya naka cigban nyi, etun ko enya ndondo a ye jin a. Kagbo be nya yizhe le yi na eza ko gominati ko eza kanyi ndocizhi ga ba we jin re, ci cia woce ko yeko nya ewo de ya eti nya wotso ya yizhe le na, na gan we gwa wo be ewo baza nyi na ko ewo baza e be ezazhi na. Kagbo be de yi yeko na wo ga de ewo ko ashiri so ya yizhe le nya wotso na." "Yeko nya bibajinre ya iyali nya we, be gwata nya etunlo e to jin jin kanyi to kanyi na akperi be nya eza ndocizhi nyi na.

Nna yizhi na ye le ye gobagi babo na, e' la hankali to yekpa azhi lotun dan eko wangi o. Wo ga jin mamaki kami na wo ga le enya nazhi a ejin na ye na. Ama bana wo ga ge da ka na, ka wo de zumatu ya enya na wo e wa ga wa jin na a, yegboro lo ga de ezo, toto kin nya yi bo, bana e' la egan nya nyizagi da yegboro bo a na.

Nya mi, kagbo be nya nyizagi yi enya na ela nyagban fa to hankalitacin be ya nyizagizhi to Nnayizhi na. Cinle, yi nyizagizhi, yi de kafa dokun dozhin nya bagizhi a. Ebazhi dabo dokun na bagizhi lo wo na, ama ke nyizagi na, yi jin acin wo a. Eba naka kpache yi bo, bagizhi gboka gan yi. Yi ga kezhe cin u le be, nyizagi ela ewon ci emagi, nimi lokaci nana o kpata, edzo da bo a, kami nya egima ga be, nyizagi e' ya egia na dokun na. Nanazhi kpata na e' be tsun nyizagizhi na, e' la a gbanaka tsogwa.

Na yi ga nasara gi eti ezo nana o na, tile ade enya na yi a la wu nyizagizhi na, na a bajinre na. Ka nana a ye jin a, nyizagizhi ga zhe wuzhi nya bagizhi ko nya eba'azhi hari lo.

Kagbo be e'la fifo be, wun ma e' bo Nnayizhi ya eba wuzhi bo o. Kagbo be nya nyizagi yi na a de woce to na, a ga fe nasaragicizhi nimi etun zhi o na. Wun jin tile na, nyizagi a fedun ka eba u ci gi nasara na a. Wun ge na nyizagizhi a gikini ya nimi atso na. Nana akan egwa ezo dokunzhi. Misali, ezozhi dokun dan nimi gobagi yizhi o, sashi dagan eba ekpozhi o eti egungi nya kaya nya ebazhi o be iyali nya eba e. Ya mi, ezo nanazhi ga ye la kia bo, nyizagizhi ga de eko nya woce nya atso na.

Mi ekpaye gan, bagi dokun ejin kuskure eba kagbo be nya yizhe le nya nyizagizhi o. A e'la kagbo be nya nyizagi zhe ke ecima nya fifo be a nyi na. Ama wun jin acin a. Kagbo be nya eza nyizagi ya yizhe le wangi nya wuntso, jin ecima be bagi nya nusa nimi emi bo a. Ama wun ela nyizagizhi kpaye nya enya wangi na gun na ajin nimi emi a zhi o na. Yi ga cin u le, wun kezhe yi yeko nya bibajinre ya eba nimi mbo. Kemi na egamaga ndoci ga na ci gan, eti wangi guba ge ga nini. Iyali na Nda to Nna a za gubaba de yeko ashiri so na, wun fan lila nya karazhi nimi iyali o, Nana ma ge ga na ezani gbaugi afe jin na. (Emapaci, NB1). Kagbo be nya yizhe le nya nyizagizhi yi shiariafo ko nisan ya eko nya wocezhi na e'la yegboro lo be ya mi yizhe le mi bo na.

Aniyan nya mi nimi yizhe le nya mi bo yi na mi a jin ya eti mitso enya nazhi mi e wa na to ya iyali mizhi, yegizhi to emilegunci mizhi. Kemi na enyazhi yi gbani na, mi da yawo ani, ama we a yakpe eba nya we be enya kpata nyi a. Kemi na enyazhi yi gbani kin nya yi bo na, eba nya yizhi de kara na dokun na a e'la na, ebogabo, ke nyimi na, u gun wotso a de eko na we ga ba eba nya we jin re

na. Enya na e'la yawola dokun be na yi etun nazhi dokun ya eba na wun a lo na, yi nyimizhi ma, afe kezhe yibaba eba nya yizhi gan yi e wa ewo to tufuwazhi. Mi yakpe gan, u gun nyizagizhi a de kpikpe eti woce o, eboma, atso a de eko nya aziki ya nimi nya atso. Eko nisan nya woce ya nyizagizhi yi na gominati a ba jin re be yeko ewo ma be bankizhi nyi na. To na ala wu'a etun gwa yiriyirizhi na. Misali, kayagun ko kayakin, wocezhi to etun gwa ndocizhi kakanyi. (Emapaci, BR1).

Ekundo nya nyizagizhi yi ke ganfi nya eza sunsunzhi na kpe eti kin bo na. Ebo acin ga ga o, yitso de kafa na bagizhi de na ma eba enya ndondo jin o. Nyizagizhi nimi gobagi nya yizhe nana o, a de etun na atso na. Yizhe kama kpata dan wala o, ebo na ala kafa yiri nini ya nyizagizhi dozhin nya bagizhi a na. Nyizagizhi ga de kafa yiri nini dozhin nya bagizhi, wala to ezozhi ga ba ke kin nya yi bo. (Emapaci, RR4)

Nyizagi na ga de etun ci de yeko nya ewo na, wun alaye dan egi u zhi wo wangi nyi, toto ya egi nazhi yi nyizagizhi na. Kagbo be nya nyizagi ela yegboro lo nya kin be. Nyizagizhi ga de ewo to aziki nya woce, a fedun zhi mbo fe jin enyagici ya eba azhi gi kawonyi a, ama atso a de yeko nya azikizhi ya nimi atso kemi na eza bagi e de ya nimi u na.

EGANTI EBACI (2)

Wun gan, gbani, iyali mi e gi enyagici wangi, u jin dozhin nya efo zumazhi na zuguba kawonyi ga yi fe gi enyagici o na a. Yizhe le nya U a zheban, ebona, wun a enya na efu nuwon yeko na "firiji" shi na. "gbani wun a zhe enya mamaki, ebona enya na ga ba mi na mi e de shi na". Hali bo nya yizhe le nya mi a zheban dan yeko gboro o to yeko wangi o, be gwata nana nyi, mi e wo bukata nya eti mi tso, kabo mi ga gbin eba mi gan ma. Serati nya banki tetengi nazhi go yi bana a ewo nya dufan yi be da ye. A gan, ewo na a de na fe bebe loye tunkpo na a kezhe a firiji woro shi be na, ebo yegboro lo nya woce azhi o na. Gbani, mi eba, eba mi jin re be ewo nya makanta nya egizhi nyi. Gbani, wuziri da bo a, eba bukatazhi wo, u ci e' ba'ajinre na a lagwa azhi fin nya eba azhi na, be etun lo e nimi mbo. A jin yebo Soko, nimi nya yizhe le nya abo U yi wangi nyi gbani. " Mi gbangi ga yi nyimi nya eba mi o, be egi eza guba e kawonyi. Eba mi ejin enya ndondo ya mi ke eba wangi na. Nyagban nya mi yi fifaci" DP9. Yi a zhi, ebona ewo na yi a de etswa etswa na a bake na, ezozhi nazhi ma go yi bana jin enya tetengi a. Be sunnazhi nyi, DP2, DP3 to DP5DP5 gan enyagici gi nya zuguta fo ni ye jin be a. DP5 wuntso gan ewo etswa etswa mi yi Kemi na u daye yi na, wun tu a, wun ma bake a. Kemi na enyazhi yi acin na, mi a kun ke.

Eza nazhi e ma ewo be banki na jin yeda gan, tanla shisheci dabo danga eba banki o lo ba nyizagizhi eti kagbo be nya a bo, be egwatan nya emi radio to televisionzhi nyi. Mi kpe gan, banki tetengi nya kin mi yi e jin kokari kpata na a jin na, na a din nyizagizhi yeba etun azhi na. Yi de labari nazhi dokun na go, danga eba emi radio to television bo. Ya mi kami ndocizhi, enya na a egan be gwata nya radio nyi na, e'la kperi be jinjinazhi nyi nya eye be eye. Mi e yakpe egan nazhi a e gan emi radio to television bo na a (Emapaci, DP5)

EGABTI E'TACI (3)

Ewo na eza ma na

Emapacizhi BR4, BR7, BR1 to BR12 a ya ma'ana nya ewo de ke, ewo ma be banki nyi na ya etun kpataki ndocizhi kanyi na. Emapaci BR6, BR2 to BR5 ya ma'ana nya ewo ma be banki nyi ke ewo laya eza nyizagi gwa gbagizhi na ebo wuja nya woce jin o. Ma'ana nya ewo gbata be banki yi ewo na eza ma be banki nyi ci a be wo gbata ya banki na yi ewo na a ma na be e'le na banki ga Hagan a go be a nyi na. A gbin emapacizhi na e ma ewo na ga gan Yuri ewo na a e' wa ma be banki tetengi Nana nyi na. Nimi emapaci nanazhi o, sashi nya eza nanazhi, banki a ewo nya woce la ma eza gutwaba na kena, banki la ewo ndocizhi ma'a Kemi na wuwa nya eza ndondo yi na. A gbin emapaci

DP7 gangan, ke la Wuncin e' ma ewo be banki be a nyi o? Wuna zhe a gan ga e'le na banki eti ye be yi nyi nazhi e' ma ewo na, agangan, wun ga la mi chi e' ma ewo be banki be a nyi o. Emapaci na yi egbingan babo na ya ezhe nya Kemi na wala edanbo be ewo ma be banki nyi na. Ewo kpata na yi de ma wo be banki nyi na, yi ewo na banki ga la jin yeda ya yi na. Eza gutota nimi emapaci nya ewo macizhi o de jika shiftsu eda guba tu jika arata ma be banki, ke ewo ma mafari nya a be banki be de ewo jika shiftsu eda guba tu jika arata ma be banki nyi ke ewo ma mafari nya atso na. Na yi gbin gan loye be emapacizhi nyi na, nya enya na ga la a ci la ewo Wuncin ya a na. Emapaci BR1 gan, a la jika shiftsu eda gotsun din jika arata ya mi, ebona eba nya mi yi za ni nimi etunloci nya banki nana o na. Ebo acinga o, ka mi ya ewo fa nyi a, are kpe ewo na mi ma na Sagan ewo tswa nya eba mi bo.

Emapaci BR11 gan, ewo na wun ma be banki nyi na, woce nya wunbo ga bo wun la u da o. Woce nya wun ci a be daye. Nimi ewo Wuncin o, wun jekafa to guzia de shi na dokun na. Nana ma ajin dede be nya emapaci BR30, BR23 to BR18 nazhi be woce nya atos loye na. Emapaci BR18 gan, wun de enya dokunzhi shi ebo sisaloye nya woce nya wunbo ga panyile na, wun e' de enya ndondo shi a na. Bedzo Wuncin cia, ewo nyi ma be banki Nana e. Dagn eba emapaci BR30, wun ma ewo zuguta be banki nana e, Wun ci jin anfangi be ewo Wuncin nyi ya yegboro lo to sisaloye nya etun nya ma'asin gun, na e'la ewo zhin emi efo ndondo na, ya kami nya egangbin to dede wa nana. Nimi egan u bo "Ewo ma be banki tetengi nana e he saranyi, toto wun ga de anfangi wangi jin be ewo Wuncin nyi. Enya na mi e wan gan na dana ga, ewo na eza ma ebo woce o na, sai, de a la wun a jin woce. Ewo na yi ga ma na ga de anfangi wangi jin be nyi nimi woce o, mi kpaye gan wunga jin dede ya enya na yi ma ewo ya na. Yekpa nya emapacizhi DP2, DP15 to DP4 yi eti sisaloye nya wocezhi o ma. Emapacizhi DP15 la be nimi enya nazhi wun e kpaye na o gan, wun la ewo na wun ma na shi maashin na e gun ede na, kanga mi yi ewo machi.

Emapacizhi BR12 to DP13 gan ya yi gan, ewo na a' ma be banki nyi na, wun ga a'la cia woce nya egwa atso o. Emapaci BR12 gan, wun ma' ewo be banki nyi na wun la cia woce na, ebona, wun wa gagan, wun ta u ya ezazhi enya na dufan nya wun yi na a. Ka wo ma karanyi a, a kezhe ba wo jin re a. Ebogabo, mi kpaye gan, ewo ma be banki nyi ge gan.

Nimi kapa nya mi bo, ewo na banki e go ke e'le na dokun, ama jin eza ndondo tile jin ci ma ewo a. Eza ndondo na ga ma ewo na, ga'a lisafi u jin jin wangi nyi bedzo to yiri nya woce na wun e wa gan wun jin na. Woce ndondo na a la e'le tinya a na, jin tile na eza a da ma ewo banki o tu woce wuncin na a. Na wa da ma ewo be banki nyi eti woce na a'la e'le tinya na, yi gan wotso e shi wala to wuzuri ya nimi we. (Emapaci, BR 30). Emapaci BR5. Eza nana jin yeda be emapaci BR30 eti gan e'le nya woce bo a.

A de woce na a ya e'le nya banki nana wo na a, wunayike e'le na banki ga gangan wun a go na ga gangan na. Mi egan, egan nana ga, ebo dede nya woce na mi de ya eyazhi dokun go ga'ani na, to efojin nya mi be banki nyi ya ewo ma yiri nanazhi. E'le na banki etuye na a zun nugun gan. Nyizagizhi ema ewo nanazhi ma ebona yeko ndocizhi danbo a na. Yekpa nya nyizagizhi kami na aga ma ewo na gan, tetengi ge gan kponyi. Nna yizhi, u ge gan na eza a ma ewo be banki nyi na, katona e'le na banki etuye na dokun na, gan na eza ashishi babo etun na (Emapaci, BR5).

Ke mi na, nyizagi nana gan le ani gan, wun e' ma ewo be banki nana be a, ebo e'le na agangan na, to lokaci na e'la gan kpalo bedzo ewo ma ci u de eti na. To wuzuri ndocizhi kakanyi. Kansan nya wuzuri nimi nya ewo ma be banki nyi, yi eba nya e'le na banki etun ye be emapacizhi nyi na. Enya wuzuri ndocizhi dokun danbo. Misali, kami ndocizhi, wo ga kaya banki gan wo e wa ma ewo be a

nyi, u jin wo, lokaci wuncin ewo danbo na a ma we na a. Wuncin ma ga woce kangikini. Bamba wuzuri nya e'le la ya banki nyi, a de ewo ndocizhi na banki e go be emapacizhi nyi na, na e'la tin-ye ya a, kami na aga be ewo nyi nazhi na'a na. Banki a ci a ewo nyi kpe degi-degi kami na wo ga ewo de ma zona. We a le ye ga, kami na wo ga be Ku ewo nana to nya e'le keba kpata na, wo a le ye ke ewo ayeka saranyi na. Wuncin ga zhe kara na lukpin saranyi na. (Emapaci, DP3).

EW0-SUSOCI

Enya nini na banki na a yi Edumana na bayijinre na, yi yeko nya ewo so. Banki nana bayijinre yi ci a cia ewo nyi so degi-degi nimi ewo na yi e de ke e'le na nimi woce yi bo. Ke mi na, ewo zo nyi so ya mi toto gobagi nya yi bo. Kami na wo ga de ezozhi nazhi dokun na, we a de ewo so a, ama, be banki nana e (Edumana) na ejin kokari be yi nyizagizhi nyi na eti ewo so, yi e de degi so. Banki ejin kokari gan, bedzo emapacizhi ci a de ewo a ma, a de ewo so degi dan be banki nyi. Ya mi, mi kpaye u zuguba a, e'le nya woce mi ga mi e' so dan banki o, kpata o ebona min de ban ma ewo wuncinko be banki nyi. Nimi ewo na mi ga de so na mi a de kin shi (Emapaci, BR5).

Wunayike, we a fe so ewo degi degi na efo ndondo na, ya kami na lokpa na, wo ga jin mamaki kami na wo ga be le ewo na wo so na ye na. Kemi na, mi fe gan efo zumazhi na, gan, na mi a fe so ewo mi be banki nana e ebo min de yeko na mi ga wo wuzuri nya iyali mi na. (Emapaci, BR8). Ewo so yi enya kpataki ya kagbo be nya eza nyizagi. Nimi wala na yi eleye ke nyizagi na yi ewo na yi e so a na. Kami ndocizhi, yi ede ewo ama yi e so a, yi e de sharafan nya ewo so nya e'le na yi ga de woce o na a. Ewo so is alada, wun jin ga sai eza ga de ewo na dokun saranyi na a. Eza ndocizhi yi aziki deci, ama dangan na a daye be ewo so nyi a na, a de enya ndondo so a (Emapaci, BR16).

Eza dokun nya yi de aziki na dokun na a, to ewo nya e'le nya woce yi ma yi tetengi, ama tosun yi e so ewo a. Ama yi ga daye so ewo, kabo enya na yi e de na dokun a, yi a de ewo so. Ya mi, banki tetengi nana bamijibre saranyi eba ewo so, wun ma ba woce nya mi jin re saranyi ma, u ci a de gwalagizhi. (Emapaci, BR11).

Emapaci BR2 “Mi jin yeda gan ewo so ge ya nyizagi saranyi toto eba kagbo be o. Ama mi jin yeda be ewo lachichi banki o bedzo a ci a de ewo a ma be banki nyi a. Mi jin yeda gan, banki tetengi nana eba yi jin re eba nya ewo so, ama wuntso de wuzuri u zhi. Ke wo kpaye kpa gan, nyizagi na ejin wala be yaji nyi na a de ewo de so na o? Na wuzurizhi a zanba zhizhi na. Ewo so ge saranyi, eko nya ewo so na banki nana la be na u jin na e la e'le tinya ya emapacizhi na a. Misali, mi ewa gan min jin enya wuncinko ya nimi mitso to yegi mizhi (Emapaci, DP5).

Emapaci DP13 gan, eko nya ewo so na banki nana la be a ci la wu yi na ge saranyi, ama ka ndocizhi wun e de ezozhi nya eti wuntso ma. Ke eza a so ewo na wo de a na so na o? Ewo na yi ema be banki nyi na, a ci e tuye ga yi so ewo бага o be na, ela wuzurizhi dokun be. Ke misali na gbani, banki etuye gan mi la kasa guwo to eshi nimi shitun nya ewo na ni ma be banki nyi na so. Wun cin yi gan, ewo mi na mi e so na wun ga banki e' la ma mi be o, aci a he tuye gan, mi la gbata nya e'le WO. Ya mi, banki tetengi nana, ejin kokati kpata na atso a gi e'le ya eti atso na, gan kagbo be na a la a eti o na. Ya kinigibnya mi, mivde a jin kokari na mi aba eba nya mi jinre be ewo degi na mi de so na e, ke ewo nya makanta nya egizhi na (Emapaci, DP2).

Emapaci DP1 (cin Appendix F le nya ewo sosochi) gan, ewo nya tinle so be banki nana e, e'la kagbo be, be yeko ndondo bo a. Wun ta labari ya yi nya kemi na ewo ma yiri ndozhin nana la wala nazhi dokun na be tsun nyizagi nayichi wunzhi na ye. Mi e'tu ewo so zuma, ama kami na wun ga

be a zhe tile bedzo wo ci o de ewo ma na, ebo kagbo be nya eza nyizagi o na, kanga gancin, me kpaye gan wun a zhe enya ndoci kanyi, gabadaya. Nimi kin nya yi bo, ko ma gobagi nya yi bo, a de nyizagi nazhi e de ma ewo ma ebo a de ewo na banki ewa na, ebo sarati nya ewo ma be banki nyi. Kami na a ga ewo de ma zo na, a kezhe a lo gbata nimi yeko guba o. A egi banki gbata to eza nazhi a da ma ewo be nyi a ci so be banki nyi na. Nimi e'zo dozhin nana o, kagbo be na a lo nyi wa zhi na a zhe banza. Nyizagi na ga be le nimi u ye dan wuzuri dozhin nana o na, dan nimi gbata o a ci a zhe wuzhi nya gbata a zhi (Emapaci, DP1).

Emapaci NB2 gan, wun e' ma ewo be banki nyi a, ama wun de ewo so ba dan banki o, bana wun e so ewo nya e'le nya woce nwi na. Wun e' ma ewo be banki nyi a, u jin ga wun e wa bibajinre a nyi a, ama mi kpaye ga, e'le na banki ewa be ewo macizhi na a gangan, ebo acinga o, mi wa gan, min la nimi dan wala to wuzuri bo a. Mi le nyizagi dokun ye na dan wala o to wuzuri o na, kami na a ma ewo zo be banki nyi na. Enya de na mi ejin na, kami na woce nya mi ga wa ewo ebo sisaloye o na, yi na mi a lo eba nya eyamizhi to yegimizhi na. Wun jin wo, a de ewo wuncinko ya we Kemi na wo wan na, ama a de yegun gan eza nya bankizhi, kami na wo ga be a lodan wuzuri o na (Emapaci, NB2).

Emapaci NB6 gan, kagbo be nya eza nyizagi u jin ewo ma be banki kawonyi a, ama eko nya ewo so wun yi ya yi nyizagizhi o eba kagbo be bo, banki tetengi nana ma ejin enya wangi ya yi nyizagizhi eba aziki wonda o. Emapaci BR9 de yekpa ndoci na a kperi kanyi be nya zazhi eti banki tetengi nana o na, eba ekpo nya ewo so o na. Nimi egan zhi o "Mi kpaye gan, banki ejin enya wangi eba ewo so ya emapacizhi bo a. Ka wo de yeko nya woce a, ke wo a de ewo de na o? Ka wo de ewo a, ke we a so ewo so na o? Mi kpaye gan, yeko ewo so na banki nana la be na, yi eko nya kagbo be ya nyizagizhi. Na e'tu ewo so zuma na, eza nazhi de ewo dokun na, wun yi bibajinre ya, ebo na a de ewo so. Wun jin wo, kagan banki tun a zumatu be ewo so nyi a, a ga ewo azhi wu kpe enya nazhijin kpataki a na. Wo kpegan, yi nyizagizhi yebo enya sarazhi, ama zumago, enya nanazhi kpata e'la kagbo be ya yi nyizagi a. Enya na jin kpataki gan kpata ya kagbo be nya eza nyizagi nya yi na wun a de aziki nya eti wuntso na to na wun a fe ewo soci na. Bambe ewo so nyi, eza ndocizhi a de ewo ma kponyi a. (Emapaci, NB14).

KPATAKI BO NYA EWO SO

Emapaci guwegi be ni, a dana (BR5, BR8, BR9, BR11, BR12, DP3, DP8, DP7, DP13, DP5, DP10, NB1, NB6, NB10 to NB15) a gan, a e so ewo so, ebo eti tacin nya atso, na be gwata Wuncin nyi, a de kin shi, be woce azhi loye, ba iyali azhi jin re eko kamazhi o. Emapaci DP5 gan, enya na wun ajin be ewo na wun e'so na nyi a. "Ama u gan, wun e so ewo so ebo u jin enyazhi ya iyali to nimi wuntso." Emapaci za gutota nanazhi BR23, BR8, NB11, NB12, NB14, NB8 NB4 to NB5 a tu emapaci DP5 zuma eti ewo so ya mi atso to eza yializhi.

ETUN-KPIN

A gbin emapaci dokun gan, ke yi ma'ana nya etun kpin eti woce bo? Emapacizhi zaguta BR4, BR7 to DP10 zhe gan gan, "E'tun kpin nya ewo so de yi na banki a yi yi ekpo-ekpo ko ma ke zeni zeni na ci wuyi kemi na yi a jin jin be ewo na a la mayi na e eti woce jin o". Emapaci BR9 gan, "Etun kpin yi kami na a ga la etun kanyi ndoci wu eza na eti woce jin o." Emapaci BR2 to BR11 a gan etun kpin yi na eza a da gamizhi taru na eti dede wa nya etun kpin ndoci o na, bedzo u ci cia etun nyi lo ya nimi wuntso. "Emapaci BR30 to BR12 "k pangwa nya a bo le etun kpin ke bebe nya kpekpe to yilimi ya jinjin nya etun na." Emapaci DP1, DP9 to DP4 gan: na eza akpin etun na, yi na wun a wa dede nya kemi na e lotun wuncin lo wangi nyi na.

YIRI ETUN KPIN NAZHI YI DE NA

A la wu yi kemi na yi a ma ewo ma na, ewo na banki a laya emapacizhi na, to kemi na a wo gbata ya banki na. Za dokun yizhi dingun eti ewo na banki gan a ma yi ne, ama a gan yi ga gbata wo dan kami gungun ci o, yi ga be ewo mazhi kandoci, a ga ewo be ya yi daye (Emapaci, BR11). Na mi ma ewo ya woce nya mi yabaci na, mi da etun kpinzhi be banki nyi eti woce jin o be ewo nana nyi gani be egwafin nya SMEDAN, a nazhi yi eza na elayedan gan nya banki wawagizhi na. Be migaskiya nyi, etun kpin Wuncin na banki la wuyi na de anfani saranyi ya yi. Mi kpaye gan, etun kpin Wuncin jin gan eti ewo wa o kawonyi a, ama u la egban to yikima ndocizhi wu yi. Ama, enya na mi kpaye ga eza nazhi e' wu yi etun na ugonyi a de yiri nya eko nini na afe la wu yi etun nanazhi na, na a jin anfani be nyi wo ya ena ena zhi na. (Emapaci, BR8).

Mi kezhe kpaye gan, etun kpin wuncin de wuzurizhi dokun ebo acinga o, kafa danbo na a ye jinjin azhi jin na. Ama tunacin, yi de enyazhi kpin, to de na banki la yi nazhi yi talaka na dan yegboro bo a na. Yi e wo ganmagan wuncinko wuncinko zhi (Emapaci, BR30). Emapacizhi BR5 to BR7 gangazhi nazhi shidun na eti enya na emapaci BR30 gan na. Eba etun kpin na a de go be banki na, wun a hankali nya a wuna, toto eba woce na a Ku ewo azhi fi na o. Emapaci DP2 to DP8 gan, be etun kpin Wuncin nyi a e' la gbata nya banki wo be egwa tso nyi bambe lokaci nyi ya nyi. Emapaci BR12 la be u be gan, mi e manin ebona mi e gi gbata a na.

Wuzuri ndoci na dan be etun kpin na na e na, yi gan, eza nazhi e wu yi etun na, de kpikpe nya eti atso a, ebo wuncin o enya nazhi fi takada o na ga e'la wu yi yi o. (Etsama). Eza nazhi e wu etun na ga de kpikpe nya enya na nyizagizhi ejin na, bana a de kpikpe kan na, to gobagi azhi wun a ba a jin re be katun na e la wu yi na. (Emapaci, DP10). Emapaci BR4 “Ya mi, enya nazhi a la wu yi na, ajin dede. Mi de enyazhi kpin saranyi eti enya nazhi a la wu yi na o.” Tsutswa nya ewo na yi ma na. Emapaci BR16, BR18 to BR30 nimi yekpa nya azhi o gan, nimi etun kpin na a de go na o, yi eti kemina a jin anfani wangi be ewo na a ma na e. Emapaci BR18 gan be gan, etun lo ci nya banki tetengi nana jin yi gangba gan, ezazhi afe be cin etun yizhi le kami ndocizhi eti nya woce na yi ma ewo gan yi a ce na.

Emapaci DP1, DP3, DP4 to DP13 kezhe la be u be gan, a gi anfani saranyi eti tsutswa nya ewo na a ma be banki nyi na, ke a jin kokari kpata na a ga jin na, na a jin anfani be ewo nyi ya woce na a ma ewo ya na. To de na yi jin ewo macizhi be a na.

EWOTAGUN-DOZHI DAGAN EBA EYAZHI O

Eza guwegi (15) nya ewo macizhi BR2, BR5, BR8, BR10, BR12, BR15, BR16, BR18, BR30, DP3, DP9, DP7, DP4, DP13 to DP10 a le u ye ke ci cia nya ena na. Saci nya yekpa azhi dana. “Ewo tagun-dozhi dagan eba eyazhi o, yi ena na yi la tinya nimi nya banki o na, na a ya yi kafa nya ewo ma na.” “U yi enya ndoci kanyi lashishi ebo ewo ma o, ya eza nazhi de ewo dan egwazhi bo a na.” Yi la ena nana lashishi ya nasaragi eti enya na yi de dan yegboro ko eti enya yi e'tu gwa na o.”

KPATAKIBO NYA SOCIAL CAPITAL

BR5 to BR8 gan, “yi la ena ndocizhi cici na de a jin gbani be siyasa nyi na, be gwata wuncin nyi, yi e' de ewo to enya ndocizhi na yi ga wa na, toto kami nya za'abe.” Yi kezhe de kpin be, enya worozhi eti nya siyasa o. Yi de anfani nya dozhi saranyi nimi ena na yi la tin ya na o. Kemi na yi de anfani wangi nya dozhi na, acinga, ga ma to wuzurizhi ma danbo. Anfani na danbo na yi gan, yi nyizagizhi e keba kami ndondo nimi ezaba to shawurajin o, shawura nanazhi to ezaba ma e' bayi jin re eko kama kama zhi o. Ama eba kagbo be nya yi nyizagizhi o, eza na e shiyiti na, ma eti shi

wangi nyi, be gwata nana e, mi a dede nya kemi na mi a le yizhe le be nyizagi yiri ndondo e na. (Emapaci, BR16).

Emapaci BR10 gan, ‘Mi be de kpin nya kemi na mi ajin anfani wangi be kami nya mi nyi na, be gwata nya ena na yi la tinya na e. Mi ma yakpe gan, za dokun nya yi jin yebo ya ena nana.’ Emapaci DP7 gan, ‘Yi e be mitin be gwatso e, nana la yi kpata a ma lokaci wondan, yi ma e' le ba eba efin na yi ga lashishi na a. Nana dan nimi enya nazhi mi yebo ena nana ya na.’ Emapaci BR18 ta nyagban u ya yi aninga gan, mi de kpin nya kendona mi a tswa ci laye, dan emi nya mi wangi nyi na.’ Kpata enya nanazhi, nimi ena na yi la tin ya na mi de a kpin o. Ena nana la wu yi nya kendona yi a le yizhe nya lafiya be eza kpata e na. Ke nyizagi na, mi tso de wuzurizhi na nakin wo kami ndondo na, to kami na yi kpaye tun a na. Kami na mi ga be le nimi ye dan ezo dozhin nana o na, enya nazhi mi de kpin ena yi bo na, ga e'ba mi jin re o. (Emapaci, DP10).

Ena na nyizagizhi la tin ya na, be migaskiya nyi, u ba kagbo be nya nyizagizhi jin re eko dokunzhi o. Etun kpin dokun nazhi yi de go na, be ba yi be gwata nya ena nana e. To eza nazhi e'la etun wu yi na, be gwata ena nana e ga e de yi yi o. Bambe ena dozhin nana e, u ga de ezo na eza nazhi e'la etun wu yi na a be eba yi kakanyi na. (Emapaci, BR9). Mi kpaye gan, ena nana to ena nya nyizagizhi ba kagbo be to yegboro lo nya nyizagizhi jin re. Mi jin yeda gan, kami ndocizhi wala to wuzuri e' danbo eba ena nya nyizagizhi o, ama, bana zeni ko zaguba keba gan ajin enya na, wuzuri a cin bo бага bo a. Wuzuri dozhin nana ma dan ena ndondo (Emapaci, BR23). Ya nyizagi nana, yekpa nya nwi eti ena nana o yi wangi, ama, bana yi ga gangan yi a ta gaskiya na, ena ndondo na ga de a jin be nyizagizhi na, wun ezo saranyi na lafiya a dan ena wuncin o na. (Emapaci, DP5).

A kpe nyizagizhi ye be gan kuza e (etsama). Eh' gaskiya ga u yi o. Wo le ye, ewunsunzhi to ekocezhi dan tacin nya nyizagizhi o nimi ena nana o. Mi kpaye gan, kagbo be de na yi egangan u ebo nyizagizhi o na, a ge Wunayike, etun wuncizhi ga loba nyizagizhi ke zeni zeni na, gan na a kwa yekan na. Wuzuri kpataki na danbo na yi gan, edzocizhi nya ena nyizagizhi e jin enya zhi jin ebo eti tacin nya atso, ke eza nazhi ke na lugwa. (Emapaci, DP5). Be gwata nya banki tetengi nana e, yi be de enazhi nya nyizagizhi. Ama ya mi, mi kpaye ena nanazhi wo wuzuri yizhi wo a. Mi be le ye kegan, egan wa ye a na, mi a tin ya ena nana o, dagan de yabaci gbani. Nyizagi nazhi fi ena nana o na, agan ekundo, wo a leye gan, kami na ewo ga be ena na, wun e kun wuzurizhi nyi wo a, ebo na ezazhi a zan u kpe na. (Emapaci, DP9).

EGANTI E'NICI (4)

EYA

Emapaci eshi be gutswanyi (26) gangan eti nya eya o to enya na u de ajin be kagbo be nya nyizagi nyi na. (BR7, BR2, BR28, BR6, BR5, BR4, BR8, BR9 BR10, BR11, BR30, BR23, BR18, BR26, BR12, DP1, DP11, DP12, DP6, DP2, DP13, NB2, NB6, NB14, NB7 to NB8). Emapaci BR2, BR28 to NB2 nazhi egi nya eya nini na gan, eya nya egi nyizagi gun na a la u macinle ya enya ndocizhi ko wuzurizhi nimi mbo. Emapaci BR6 gan be kagbo nyi gan, ‘Nimi emi nya yi bo, eba nya mi, egan nya nyinmi mafari ga wun e go, ebo efojin nya u bo. Toto wun ga be tun eba lafiya nya egizhi.

Mi yebo shawura nya kagbo be nya eza nyizagi. Nyimi nya egi bagi mi, e de ajin be banki tetengi nana e na a yi Edumana na, yi ma e' ba ezazhi eti nya u bo kami dokunzhi. A ga jin, a e nya mi ka gan, mi lan lo ma ko mitso lan zhe Emapaci ma, ama wo leye ko, kami na wo ga tu fo na, u ga zo na wo cia ke egi dzankangi be na. Eza a wa kpikpe nya boko (Zaman) ya dede nya enya sacizhi. Wo ajin anfani be kagbo nyi kami ndondo to fondondo ya etunzhi nya efo wuncin. Mi kpaye gan,

etun nya kagbo be nana ge gan ya eza nazhi la a kuku a na. Gominati e' lotun wangi ya kagbo be nya eza nyizagi to banki tetengi nana ejin kokari ma. Ama mi kpaye gan, kagbo be nya eza nyizagi, u fe u cin eya nya za u le. Enya na mi egan na dana gan, kagbo be nana nya nyizagizhi u jin kokari na wun a wa a zan kami na a yi nyatsugizhi na, to kami na kagbo dan be a nyi na. A de katun kpin vanyi, ama kezhe de kagbo nya etun lo. Ama kami na wo ga be tin ya ya nyizagi na agun egi eya shita ani na, eti kagbo be o na, mi kpaye gan wa'a eko gboro ya. (Emapaci, NB7).

Mi jin yeda gan, ezozhi danbo na agangan na eza a ma ewo be banki nana e na a, to kagbo be nya eza nyizagi kami na wo ga yi kagbo nya nakan kpache de re na. Misali, etun kpin zhi danbo na we a de kpin na, lo banki kami be kami, wo a kezhe jin kokari be kagbo we nyi kpata eti nasara nya woce wo bo. Nanazhi kpata, ga de ezo ya nyizagi na atu efo ani na. Wunayike, nyizagi nazhi atu efo na ga, ye e waza o na, aninya to guru nya ye banki tsozhi ma a she a. Ama wun a la kami, lokaci, to ewo kpata nyiya. Kagbo be wangi nya eza nyizagi yi kami na a ga ta eti nyatsugi o na, to kami na yi ga enya wangi nanazhi de kpin na, yi a la gwa sun a hari be kami nya nusa bo nya yi nyi. Mi kpaye gan, nana ge gan. (Emapaci, BR7).

Mi ajin kokari kpata na mi ajin na, ebo sisaloye nya woce mi bo, kami na mi fe ma ewo be banki tetengi nana e na, ama wo le ye, enya nanazhi kpata e ye jin ya mi be a ebo eya nya, mi bo. U ge gan ya mi na mi a shi mbo ci laye dan yagi mizhi na. Mi de kagbo ke na mi a fe lo e'lo be zhin eti ewo ma o to etun kpinzhi o be na a. U kezhe kan бага bo a, mi e de dede nya nasara gbagu-gbagu na banki tsozhi e'ta nya a na a. (Etsama). Cinle u jin enya nya e'dzo a, na eza akpin enya worozhi kami na wun ajin nusa ani na a. Mi lo makanta nya nasara a, mi ma akuku ani. Kami na mi dan nyatsugi o na, yi de eko nya kendona yi fe jin enya yizhi jin na. Yi fe ta dashi ya dozhin etswa etswa. Banki tsozhi a go ewo be wo nyi bedzo a ci a ma we ewo. Mi kpaye u saranyi gan, egi to yagi mizhi ga wun egan nya ewo ma nana be banki nyi o (Emapaci, DP 2).

EKPO NYA KATUN KATUN NYA BOKO

Emapaci BR11 kpe nyagban u ye ani gan, “be katun degi na mi de jin na, mi kpe kendona mi ajinjin eti woce nya mi bo na, to eti kemi na mi alaye dan iyali nya ba mi na”. Emapaci DP13 to NB6 ya e'gun be egan nya emapaci BR11 gan, katun degi na a de jin na ba a jin re eti nya kazhizhi eti nya woce nya a bo. Emapaci NB1 to NB12 nimi yekpa a bo gan, be Katun na a de jin na, a e de dede nya enya nazhi ejin gobagizhi nya azhi o na, na u jin wo a la anfani wangi be ya iyali nya azhi na. Mi kpe kendona mi ajinjin be eba nya mi nyi na, eba eyeladan egizhi o na, to de na eba mi de nyimizhi dokun na. Mi e jin kokari na egi mizhi a da Asibiti na, kami na a wo ma a na. Wun e la cinwon ya mi gan nyinmi u nazhi ke na. Mi kpaye gan, ebo katun de na mi de jin na o (Emapaci, NB12).

Katun nya nasara e' lotun saranyi eti jinjinzhi be banki tetengi nana e ya kagbo be nya eza nyizagi. Cinle, mi la pama be banki tetengi ndoci be a, dagan na mi ci a be banki nana e enyazhi dokun go gan ani na. Bemigaskiya nyi, yeko nya jinjin azhi ye de dede ya mi nyi a. Nyizagi ndoci nazhi yi dozhin me na, banki nana fanashara gan, a ma ewo be a nyi, be gwa laba takada nyi, be nana nyi mi yakpe gan, ewo ma be banki nyi jin enya na eza dozhin mi a jin na a. Mi ma enya gba a mi ma maka a (Emapaci, NB14). Mi kpe gan, eza dozhin mi a de emapa be banki yiri nana e, be alubarika nya yegi mizhi nyi. Mi de eya na eso ewo be banki nana e na, to de na wuntso jin katun nasara a na, ama wuzuri danbo, dokun nya dozhin mi na lo makanta nya nasara a na, yegi yi sachizhi e' la yi jin gun, dagan na yi ma ka a ko ma gba a na. A la ewo nya eza wo. Enya dozhin nana jin be eya mi nyi le ani, wun fe so ewo be banki nyi, wun ma fe la ewo na wun fe so na kazhizhi kemi na u

ma jin ko ma ka na. Ama zuman etswa dokun o, lokaci dabe na wun a e wa ewo nana ya ezo ndoci na, ama ewo hanfi ye leye banki bo a. U jin enya nay bedzo kponyi a ya eza dozhin mi na ma ewo be banki na a. Mi kpaye gan, eza nazhi jin katun na ga wun ewo ma be banki nyi o (Emapaci, NB14).

Mi kpaye gan, ekpo nya katun nya nasara de anfani saranyi be ewo ma nyi be banki tetengi nana e. Eko to jinjinzhi nya ewo ma, to ba gbata wo nya ewo u jin enya tetengi kponyi a. Ezo danbo saranyi ya eza nazhi jin katun a, aci yi dozhin mi na. Mi egan egan nanazhi gan, eba enya nazhi mi leye go a ani na. Mi pama be a nyi eya dokun nazhi go ani, ama mi fe jin wala mi gba ko daye be a nyi na. Ebo acinga o mi a tin ya (Emapaci, DP15). Ewo ge nyi la ci mbo a, ebo yegbecizhi o. Toto yigbeci nya emi tacin. Ama wo ga de bana wo a so ewo dan sanyi na, yigbecizhi cia le u ye na, to, wuzuri danbo a. Bambe wuncin nyi, mi e de ewo na dokun saranyi na da be mi nyi mbo a, ya mi, kami na nyagici nya latizhi ga ge na, mi e la ewo shi enyazhi so zhizhi, mi ci a be kun a kpata kami na enyagici ga mulo na. Ebo acinga o, mi eso ewo ci mbo a. Ewo fanyi la ya yigbecizhi vanyi gan, eyi bufuzhi (Emapaci, DP15).

Mi jin yeda gan, be eza ajin katun nasara na eba nyizagi jin re saranyi nimi kagbo be nya woce o. Mi de dede nya Kemi na a e jin enyazhi jin na, mi ma ejin be a nyi. Mi woce nya mi bo, mi de dede kendona mi ajinjin be eza nazhi eshi enya be mi nyi na. Mi de eya nazhi jin katun a na, ama mi e jin kokari na mi a ba'ajinre na. Kami ndocizhi wun e'la de ezo ya a. kombeke danbo a, katun he saranyi. Ade ewo na banki a kpe ewo nya eza o na, ebo enya sacizhi na yi e wo e ma u na. Ama eza nazhi lo makanta nya nasara a na, a ga u la yiri ndoci, a de dede nya etun to jinjinzhi nya banki kponyi a. Wa'a to, nyizagi sachi nazhi lo makanta nya nasara a na, ekpaye gan, banki eso ewo nya gominati, ebo acinga o banki u ya ewo nya efia (Emapaci, DP11).

KATUN NA JIN NYA NASARA A NA

Emapaci BR5 gan, “Katun yiri na yi de jin na yi nya kuranu, na a wu yi jinjinzhi nya adini nya musulincj na”. Emapaci BR9 to DP1 kezhe gan, be gan dokun nya yi jin makanta nya nasara a. Nimi yekpa nya Emapaci BR30 to NB8 “gan a e de kafa na a cin mbo be eba azhi nyi na a, ebona eba azhi e le a ye le ke nyizagi nya latizhi na, ebona yi jin makanta a na. Ebo acin o, yi e de egan gan emi yizhi bo a. Eba nya enya anfani nazhi e be dagan gobagi yizhi o na, yi e de egan gan a, ebona eba nya yizhi e le yi ye ke yi de dede nya enya ndondo a na. Eba nazhi ga de nyimi nazhi jin katun na, wuncinzhi ga a fe jin harika to rayiwa be nyi o, ke yi nazhi lo makanta a na lugwa. (Emapaci, NB2).

Emapaci DP2, DP1 to NB3 gan yi gan, kpata yi, emi nya nyimi kama bo yi fi o. A gan ya yi gan, kpata nya yi DP2, DP 12, to NB3 nyimi mafari nya eba azhi a ye o. Eba nya yizhi e go shawura nya yizhi a, ebo nyimi nyatsugizhi na a de na o. Be nana e, ka eba sisaloye bo, nyizagi nazhi jin katun na, e de ajin be sisayasa gan yi nazhi jin katun a na. Emapaci BR23 gan, “wun ga da be ekpo nya zaabe, nyizagi nazhi ma katun gba to na maka na e de kafa wangi ga yi.

A CINWON NYA IYALI IYALI TETENGI

Emapaci guwo be ni (11) nanazhi BR26, BR4, BR30, DP4, DP11, NB2, NB6, NB1, NB7, BR28 to NB3 gan, na eza a de iyali tetengi eba nya kagbo be nya eza egi nyizagi o na, ge gan iyali wuncinko. Banki tetengi nana e jin kokari be ewo la ma nyizagi nya gobagi yizhi nyi, ama wuzuri nya yi, yi gan iyali nya yizhi a gan cinwon, ebo acinga o, e'le ndondo na yi ga gi nimi nya woce

nya yi bo na ela zotifi wuzuri nya iyali o. Nyizagi dokun a lodan wuzuri o be banki nyi, ebo ewo na a ma ebo nya woce o na. U ma a zotifi wala to wuzuri nya iyali nya azhi na agan cinwon na o. Ya mi, iyali tetengi ge gan. (Emapaci, BR4).

Mi patukpa nya eni-legunci mi na ma ewo be banki nyi na, zuma etswa nini o, nimi egi uzhi be a tanya, to egi guba ma, a nyazhin makanta o be ewo nya makanta na a wo gbata a na. Nyizagi nana yi ekpo, u ma e de bibajinre ndondo be eza emi eba uzhi nyi a. Nyizagi nana de egi gutwaba, wun a ye jin na u ga ewo na u ma be banki na so na, na wuzuri nya emi a ma a u kezhe na a. Banki e ma ezazhi ewo ma ebo, atso a ge e'le. Enya ndondo to a bo a, ko we ga de wuzurizhi mbo. Ama ke nyizagi na, eza ndondo a fe cin egi uzhi le fe jin wala na u de ewo dan be u nyi na a. (Emapaci, DP4). Emapaci BR30, gan, "Wun ewa iyali tetengi gan iyali wuncinko, ama ndondo na Soko ga la be na, alubarika nya wuntso a kpe eti u bo. Emi nya yi bo, yi yi za gutsu, Kemi na yi yi na wun a mafi mi saranyi acinga, mi ekpaye saranyi nya Kemi na mi ajinjin be eyeladan nya egizhi na a. Kami na batan ko wuzuri nya makanta ga be na, mi be eba nya mi nyi de kemi na ye ajinjin enya ndondo jin ci ga da gboro na. Mi gbangi ga yi nyimi nya eba mi o. (Emapaci, BR26).

IYALI WUNCINKO

Emapaci nazhi etu kagbo be nya eza nyizagizhi zuma dana iyali wuncinko o na dana BR5, BR10, BR12, DP2, DP12, DP15, DP13, NB14, NB12 to NB8. Emapaci BR5 gan, eza a de bibajinre dagan eko dokun o. Emapaci NB8 to NB14 gan atso de iyali na dokun. Emapaci NB14 ya egun be nya a gan, wun la ma ewo be banki le a. Egi wun nazhi a gban ani ela ewo ya mi, mi ci ela jin woce to na mi e'la layedan yegi mizhi na, be gwata nya nana nyi, mi e'la yiyakpe nya mi dan eba nya eba mi bo be enyazhi jin nyi a. Be nana e, mi egikini ya nimi tso. (Emapaci, NB14). Emapaci NB12 gan, "eba nya yi e ceka go shawura nya nyi ebo egi dokun na yi ma ya u na." Emapaci DP2 to DP13 kezhe gan be gan, enyagici na e'be kata nya we na yi ke ndondo egi wezhi ga lo lati be baba a nyi na. Acinga ga ma emapaci DP12 gan be gan, nimi ezhi to gobagi nya yi bo, kagbo nya nyizagi yi kendona egi u zhi ga dokun na.

Yiri nya iyali nazhi yi de kin nya yi babo na, yi wuzuri to wala nya ezhi-misun yizhi. Panyi le, bagizhi nya kin mi yi e'manin na ajin yawo dokun na, ebo a de ba a de egi nazhi dokun na. Wun yi enya cinwon kangazhi na eza a de egi saranyi na. Eza nazhi de egi dokun a na, de cinwon eye eza kinzhi bo a. Yizhe le nya kanga ejin damuwa eti eyelandan nya egi kama nanazhi bo a. Ama u gun na we a kpe gan, kanga zhi na, enyazhi gboka kendona u yi gbani na a. Ama gbani na enya ndondo a mulo na, ewo makanta, ewo nya nya asibiti to enya ndocizhi kpata be ewo na dokun na e. Iyali wuncinko gbani, ga zhe wuzuri wuncinko. Ka kami na iyali dozhin nana ga ewo de ma be banki na, ewo Wuncin ga zotifi wuzuri nya iyali o. Ebogabo, ke mi e ga o, enya na mi egan na dana ga, iyali wuncinko ge ya yizhe na yi e'le gbani na a. Ama, ezazhi ga de katun wu eti kpatakibo nya iyali tetengi o be anfani nazhi wun la kpan na, wun ge saranyi (Emapaci, BR28).

EGANTI E'TSUNCI (5)

SHAWURAJIN ETI EWO TSWA O.

Emi nya yi bo, yi eza guba ga yi nyimi nya eba nya yi yi o. Kami na mi ga shi enya ndondo ebo enyagici o na, ke niyazhi na, mi la yan go ga be eba nya mi nyi, ebona enyagici na mi ga jin na, wun ga yi e gi o to eba to egizhi nya tsudo mi. (Emapaci, BR6). Be bibajinre nya banki nana e, be gwata nya e'le na mi e de woce nya mi bo na, mi eshi enya ndocizhi na emi ga wa na. Mi e'la ewo be ewo nya asibiti to makanta nya egizhi, ko ebona mi gbangi ga yi nyimi nya eba mi gbani o na. (Etsama). Ebo acinga o, egi mizhi yi egi mi, tile mi na a wu ewo kpe a. (Emapaci, BR4).

Emapaci NB1, NB3 to NB10 nimi yekpa nya a bo gan, eba nya azhi ga e shi enya ndondo ya a yi o, ebo acinga o, a e wu ewo ya enya ndondo mbo a, ebona, eba nya e la enya ndondo jin to ewo nya asibiti. Emapaci DP6 to DP11 gan, a de ewo na a e wu ebo iyali o na a, ama a ga de ewo nya atso, kanga ga a de ba iyali jinre o. Emapaci DP8 to DP12 gan, wun jin a gbaagi yi nyimi nya eba azhi a, ebo acin o, ke la a ci a wu ewo kpe iyali kpata o. Eba tso jin u. Emapaci BR12 mi de eya guni na mi ya ema nyi pa be banki nana e na. Bemigaskiya nyi, u jin enya na fan kponyi na a. Ama mi jin yebo soko be enya nazhi mi de jin na, be egwata nya banki tetengi nana e na.

Enya na jin kpataki gan gbani na yi gan, mitso wun shawura nya eti tacin nya mitso, u jin gan sai mi ga ka eba nya mi a. Wo gangan wo a ka eba nya we be shawura nya ewo jin nyi, enya nanazhi ga egwa ce dan u. (Emapaci, BR18). BR10, BR15 to BR27 banki tetengi nana a a lazhe eza nya eti atso na, BR15, gan, “gbani mi de kafa na mi a shi enya ndondo na mi ga wa na”. BR10 gan ma gan, panyi le, eba to yegizhi ga u eyakpe o. BR27 gan, cinwon to Kunlun dan etun na eza lo ya eti tacin wuntso na. Enya ndondo na yi ga wa na, yi ejin u vanyi to be egwatso. Yekpa nya BR1, BR2 to BR8 yi gan, to de na walazhi dan bo na, alubarika ewo ma nana yi ya yi o. A de enya na ma kun na eza a yi eza nya eti wuntso na. Ezo dokun na yi nyizagizhi e'leye na yi alada nya yi na gan, nyizagi a fedun fe shi mbo na.

SHAWURAJIN NYA EMI TACIN

Eza gutschun nya emapacizhi BR26, DP7, NB15, NB10, to NB14 gangan zhi eti shawurajin nya emi o. Emapaci BR26 to NB10 gan, eza ko shawura nya enyagici nya emi ga e' ba o, enya asibiti to nya makanta yi nya eba. Emapaci BR4, DP15 DP11, DP6 to DP8 gan, enya ndondo to a bo eba nya shi zhizhi mbo a sai nya asibiti. Emapaci nazhi ebaza nya makanta nya egizhi na dana DP12 to NB1. Emapaci BR11, DP2, DP3, BR10 to NB3 gangan eti shawurajin nya enyagici to asibiti eti nya egizhi nimi mbo, danbo. Misali, Emapaci BR10 gan, “yi egan egan be nyagban nini nyi, ko wu jin wo, ebona mi gbangi ga yi nyimi nya eba mi o gbani bedzo o na. Mi e ba eza be eba nya mi nyi eti enya nazhi yi ashi danbo mbo na, toto nya enyagici nya gbako, lafiya nya nakan kpace, to makanta nazhi alo na. Kami ndondo mi be eba nya mi e'ba eza saranyi. (Emapaci, BR9). Emapaci BR27 to NB2 gan, “a e' ba eza ndondo be eba nazhi nyi a, eti enya nazhi azhi dan mbo na a. Eba tsoga e'la egizhilo makanta to asibiti namafi u na o.

KAFA NYA EZANDAZA

TINTIN YA NYA MI GBANGI

Emapaci BR4, BR6, DP7, DP12 NB10, gan ya yi gan, a e lo dzuko to asibiti atso gbaagi, ama ezhilo she be eba azhi nyi. Emapaci gutschunyi (6) BR5, BR9, BR11, DP2, NB7 to NB14 gan, “ba ndondo na ga ba a na, a e de lo be yeda jin nya eba a nyi.” Mi e'lo dzuko, asibiti, to ezhi kami na eba nya mi ga yeda jin zo na. Kami ndondo mi e dan mbo, ebo eza nazhi e be shi guguru na o. Ezan daza nya mi be a. Ama wuzuri na danbo na yi gan, mi e de kaba shi dozhin nya panyi a, ewo na e'kun enyazhi na a nakin, ebo acinga o, mi eshishi degi-degi. (Emapaci, DP11). Emapacizhi, BR12, BR28 to DP34 gan, “a e lo dzuko, emi, emi nya enyazhi, makanta nya egizhi atso gbaagi, kagbo eba u ga ya a kafa ma. Emapaci BR2, BR15, BR26, BR27, to NB1 gan, “eba nya azhi e jin yeda a lo ba ndondo nimi ezhi ni nya Bida o, kami ndondo na dereva ga de kafa na.

TINTIN YA BE EYAZHI NYI

Emapaci BR8 gan, “mi e' lo dzuko a, mi de ayi eza nazhi ekun nya ya mi na, na a la be ya mi enya na mi ga wa kanga na”. Mi e tin ya mitso gbangi a, ebona mi yebo ezhi lo a, ama u ga be azhe tile, mi e tin ya gbangi. Emapa nya mi be banki tetengi nana e, la ezan daza nya mi lo ye a, ebo yiri woce nya mi bo, na yi woce nya enyagici kun na. (Emapaci, BR1). Emapaci BR18 gan, “mi e de

dzuko to asibiti lo gbangi, kandoci be gwazuma nyizagi mi nyi”. Emapaci DP15, wuntso gan, “mi ga a lo ezhi, mi e'lolo be egi mizhi nyi.” Mi e'lo asibiti be gwazuma nyizagi nya eba mi nyi, ama wun ga be a zhe egan nya dzuko to ezhi lo, be eba nya mi nyi mi e'lo o.” Emapaci DP6 to NB15 gan, zuma na eba nya azhi ga kafa ya zo na, a e'lo ba ndondo na ga ba'a na be yegi nya eba azhi nyi. Emapaci NB1 gan, “eba nya mi e'wa gan, min tin ya gbangi a, ko ebo tsutsu o ko ma ebo wujia na wuntso gbangi ga kpe o na. Emapaci NB2 to NB12 gangan nya atso be gan, a e'lo ba ndondo na ga na'a na, be eba nya a nyi, a ejin yeda eba azhi tin ya gbaagi a.

ENYA NAZHI EZA WUN NA, EBO AZIKI O NA.

Emapaci BR27, DP7 to DP11 la wu yi ke, dagan na a cia ewo nyi ma be banki nana e na, a la de enya chiriki wonjin a. Kansanta u bo, emapaci BR26 gan ya yi gan, wun jin yebo nya Soko ebona wun a nakin kpo nya yaji o, Wuncin de asiri so gbani ya eti nya wuntso. Mi tu emi na de kata lileci guba na, nya ewo nya iyali yi na a gan nya mi ya mi na. Mi ma a kata nini la dan haya o. Nana ci a zhe eko nya ewo de ya mi, ka u ma jin ebo ewo na mi de ma agun eya gutsu na gogaani na a, wun a ye jin a. Woce nya mi a be da ye saranyi, mi a gbata nya ewo na mi ma na wo zuma eya guba o, Sagan kanga ma mi e'wo ma nya ewo (Emapaci, BR26). Emapaci BR6, BR8 to DP8 gan, banki tetengi nana e' be a kagbo, to de na enyazhi azo saranyi gbani na, kata, mota, emi be gwata nya ewo ma nana e, ga a de enya nanazhi o. Emapaci BR11. “Mi be ma ewo be banki nana e mi ma jin yebo nya Soko, zuma etswa gutsu nyi o, mi a gbata wo ya banki, goma na wun a yi eya nini na.

Mi jin yebo nya Soko, nyagban nya mi ma yi fifaci. Emapaci NB2 gan, be kagbo nyi gan, “Wun la kara ma ewo be banki nana nyi a, ama ebojin ya Soko, woce nya wun e'bebe loye, be ewo so nyi be banki nana nyi, tunkpo na mi kezhe go nyizagi ndocizhi etun na.” Emapaci NB2 cin u le yebo nini o be NB14 nyi gan, “A tu kata na de shuabu guni na, a ma, ma ewo be banki nana nyi a. Mi ejin woce nya mi dan shuabu nini o, ci a nazhi ke na ladan haya o. Mi kpaye gan, ewo ma tetengi nanazhi be banki nyi, a nasaragi la be eba kagbo be nya eza nyizagi o. Mi gangan wuzurizhi danbo a nyi a, mi kpe eza dokun ye na gi nasara be woce azhi nyi na. Sachi nya eza nanazhi a lodan nimi nya wala to wuzuri o kami na a ma ewo zo na. Na gan kpata na yi Kemi na eza ndondo ga jinjin be ewo na u ma be. (Emapaci, BR5).

Mi jin yeda gan, banki tetengi nana ba nyizagi dokun jinre eti nya kagbo be o be enyazhi jin nyi, toto enya kunchizhi. Gbani nyizagi dokun e' lotun ci e de ewo nya eti atso, a ci e jin enya na eba azhi fe jin ya a le na. Emi-legunci mi de mashin guni na e go egizhi na. Kpata ma woce nana ga bo u de a shi o. Mi jin eri kami na wun fe jin wala dan woce nana o na, ebo ewo na dan bo a na. (Emapaci, DP15). Banki tetengi nana bemigaskia nyi ba yi jinre. Nyina, mi yi nyizagi na de nasaragi nimi woce mi bo na. Nya mi, mi a tin ya be ewo ma nyi BR banki nana e, ebona, woce nya mi fe la ewo zhin ke e'le na ga gbata nya ewo na mi ma na wo a. Yi jin eza yiri nini kpata a. Ke nyizagi na, yi ejin woce nazhi dokun na, ya mi, San dan ka to woce o to enya ndondo na yi gan jin na. Eza sachi ma ewo, ama a de San, sachizhi ma de San nyi a, u jin wo, na a de ewo ma zo na, ga wuzuri to wala ndoci tin ya o, ebo acinga o, ewo ye jin anfani be nyi ya sarati na a ma u ya na a. U ga la mi ci gan san danbo o. (Emapaci, DP2).

Emapaci NB1 gan, “Emi nya iyali nya yi bo mi dan o, ama lokaci be danbo na yi a tin ya emi nya iyali nya yi bo na, yi ci da go kata nya yitso, ama Zuma eya nini o, ewo na yi a ya na a zhe wuzuri. Emapaci BR9, BR28, DP3, NB10 to NB12 la be nya NB1 gan, emi nya iyali ga bo atso dan o, ama kpanya ndoci o. Emapaci BR1, BR12, DP6, NB3, NB7, NB15 gan, eba nya yi ga wun bana yi dan na o.

SUNNA NYA ENYA NA EZA WUN NA SUNNA NYA MI

Emapaci BR4, BR28, BR10, BR2, BR8 to NB1 gan, “a e shi enyazhi be sunna nya atso nyi. Emapaci NB10 to DP3 gan egan nanazhi gan, “yi shi firiji to nangi be sunna nya yitso nyi. Eba nya yi de nyi mizhi dokun.” Emapaci BR4 “Na mi a shi enya be sunna nya eba nya mi nyi na, a be a zhe wuzuri yegboro.”

SUNNA NYA EBA MI

Emapaci BR5 BR9 BR11, BR26, BR27, DP2, DP7, NB10, NB14 to NB7 gan, “Enya kpata na a de shi be gwata nya banki tetengi nana e na, yi be sunna nya eba azhi nyi.” Kami na a gbin BR9 egan be na, gan, ke la wun ci shi enyazhi be sunna nya eba u nyi o? U zhe agan gan, “Mi ewa alubarika nya eba mi, ebona ka u jin yeda na mi a ma ewo be banki nana e na a, wun a ye jin ya mi nyi a.”

SUNNA NYA EGIZHI

Emapaci BR12, DP8 DP3, DP12 NB12, NB10 to NB15 a danbo. Emapaci BR1 gan mi shi kin bana mi e wa gan mi a tu emi tana nimi sunna nya Egi bagi mi bo, ebona, mi wa wuzuri ndondo tsakani mi bo be eba nya mi nyi a. Emapaci DP11 tso gan, “Mi shi mashin nya guguru nimi sunna nya egi nyizagi mi bo, ebo min de ba min lan ya u kami na wun ga be da Yawo na. Ebo wun de enya na wun ajin emi eba o na.

EYEKPE ETI SIYASA O TO JINJIN NDOCIZHI ETI YIZHE LE O SIYASA

Bedzo min ce kadi ya eza na egi bagi mi ga gangan mi ce ya na, banki nana kpe yi ye nimi siyasa o ma. Siyasa jincizhi e wa eye yi nyizagizhi za, ebo kami nya zabe o. Nana dan nimi kagbo be nya eza nyizagi o. Ama bana u mana, ena na yi la shishi ebo ewo ma be banki Nana e na, ga wo ejin anfani be nyi ya siyasa o, Wuncin ma la kagbo be wuncinko ya yi nyizagizhi (Emapaci, BR18).

Ya mi, mi e ce kadi ya eza na ga bami na. Mi jin yeda gan, kagbo be nya nyizagizhi dan be ena yi yi be gwata nya siyasa nyi a. Ama siyasa jincizhi de ejin anfani be yi nyi ya eti tacin nya atso kawonyi. Kami nya zabe ga be, a ejin anfani be nyizagi nyi ya enya na a ga wa na, be alikawoli mana-managizhi nyi. A ga jin a gan esan, suga ya yi nyizagizhi. Ya mi, enya nanazhi kpata yi ke eyeshi na. Bana u tana, a ga'a gi zo, yi e'le a ye be a, alikawoli nazhi ajin kpata na, ma e de shishi a. Ya mi, nana jin kagbo be ya nyizagizhi kponyi a (Emapaci, NB3).

KATUN JIN NYA EGI NYIZAGI

Emapaci BR1, BR4 to BR6 gangan ya yi eti katun jin nya egi nyizagi o gan, Katun jin nya egi nyizagi ge saranyi, u ma de anfani ebona wun e'la cinwon be ya sunna nya iyali. Emapaci BR11 to BR26 gan, “U ge na egi nyizagi a'lo makanta na, ebo na wun a be ba nyamacaci uzhi jinre to yegizhi. Emapaci BR5 to BR28 gan ma gan, katun jin nya egi nyizagi ge saranyi, ebona ayi nnazhi nya esun. Emapaci NB7 to NB11 atso gan, “ katun jin nya egi nyizagi ge saranyi ebo na a be layedan nyamacizhi na, gama bagizhi nyimi azhi ga e'la ye dan o. Emapaci guwo be guta e (13) (BR: 9,2,27,15; DP: 3,12,6,2,8; NB: 10, 1, 12, 3 to 2) gan, katun nya egi nyizagi ge , ebo a ma nasara ta wangi nyi.

YAWO LO VANYI

Emapaci BR1, BR12, BR18 to DP7 gan, “Yawo lo vanyi nya egi nyizagi ge kponyi a, u ge na gbani na won wa wangi nyi u bedzo na, u ma u la makanta u jin. Ama emapaci BR4, NB2 to DP15 gan,

“Yawo lo vanyi nya egi nyizagi ge saranyi, ebona wun a de egizhi ma dokun. Emapaci DP2 to NB7 gan, Yawo lo vanyi nya egi nyizagi ge. BR8, BR27 to DP6, la yekpa nya azhi eti Yawo lo nya egi nyizagi o dan adini nya musulunci o. A gan adini nya musulu mi o, Yawo lo vanyi nya egi nyizagi ge. Emapaci (BR: 10, 15, 26, 28; DP8 to NB3) gan ko u jin vanyi ko u ga jin vanyi ma, kpata de soko gbangi ga kpe enya na ge gan na o.

EGANTI TSWANYICI (6)

E'ZO TO WALAZHI

E'LE TO EWO NA BANKI E'GO NA.

Ya mi, e'zozhi to walazhi yi dan bo na banki tetengi nana de na. Banki nana gun na a ga e'le na a e go na bake na. Yi kpe gan woce ga banki o tso ece ma o, ama wala to ezo nya yi, yi gan, ewo na a e go be yi, nyi ke e'le na a gangan (Emapaci, BR11). Kami na e'le na a e'go na ga gangan na, sarati nya kagbo be nya nyizagi yi banza, ebona atso banki tsozhi ga wun ewo kpata na yi ga de ke e'le na o. Nyizagi dokun e'ma ewo be banki be a, nazhi ma ga be ma na, wala to wuzuri ga bo a e be lodan o. Go ma na a de yeko nya woce na, a kezhe azhe gbatagicizhi (Emapaci, DP12).

A ga gi e'le na dokun na, Wuncin a jin dede, ebona acinga ga ugoni u yi o. Ama, wo ga ewo ma nyizagi talaka ebo woce o, wo ci kezhe a Kansan eshi (20) go ke e'le na, Wuncin jin kagbo be kponyi a. Eza dokun de e'ma ewo nana ma be banki nana e, ebo na a de ba ndoci na a ma ewo na a na (Emapaci, BR22). Wuzuri nana e'kan eba nya e'le gbaugi a, eza banki nanazhi zo gaskiya nyi ta. A e'go ewozhi be yi nyi eko kamazhi o. wo ga da kpe dufan nya ewo so be banki, a go ewo be wo nyi bedzo, wo ga a kpe zo, a kezhe go ewo be we nyi nya takada na wo a fe be la go ewo na. Wo ga ewo we na wo so be a nyi na, a kezhe a ewo kpe dufan nya we na dan be a nyi na. A ga ewo la ma we, e'le nya ewo na wo ma na yi kanyi be (Emapaci, DP13). Ewo kezhe danbo be, ebo ewo na we e wa gan we a ma na e, bana engan kezhe beye na, ewo nanazhi kpata a ga wa bedzo a ci la ewo ya yi. Kanga banki nana ye yeko nya ewo wa azhi jin a, yegboro lo na e'wa ya nyizagizhi na a de jinjin a (Emapaci, DP7). Emapaci BR15 gan, e'zo kpataki na nyizagi e'leye na, yi ewo na a de a na, na a ga ce wo na a na.

IYALI TO GOBAGIZHI

BR4 kezhe gan be gan, “e'zo kpataki na dan engan ewo ma nana o na, yi shawura dede dagan eba nya eyazhi nya iyali o. Ke ewo nana na mi ma na, Nna nya eba mi manin be mi nyi a.” Emapaci BR9 gan, bana wuzuri dana yi shawura sakpa to dede dagan eba tsudo to eyazhi o. Emapaci DP1 to NB4 gan, bana wala dana yi tin-tin ya na a e de tin ya a na, edunfe shishi ka eba to ewo na yi de a na.

CIGBE NYA WALAZHI TO WUZURIZHI

Enya dokun gun na a ga de jinjin na, wunayike yi e wa kagbo be nya gaskiya ya nyizagizhi nimi woce nya gboro to wangi jin o na. Alada, dandanzhi to adini a yi e'zo wuncinko to gbani. Eba sacizhi ejin yeda na nyimi azhi a de ajin be enya dozhin nya ewo ma nana be banki nyi a, ebo acin o, ke we a be kagbo nya woce nya eza dozhin nana be na o, na eba jin yeda a na (Emapaci, NB4). Emapaci BR4 gan, “Eba nya tin-tin ya o, yi e de tin ya kendona yi ga wa na a, nana ma de ajin be adini, banki tsozhi ma jin enya ndondo wo eti u bo a.”

Emapaci BR11, DP9 to NB3 gan, “yi nyizagizhi nya kin babo, yi a gan yakpe eba nya yizhi ebo dandan to alada nya yi kin babo, na gan, eba nya yizhi ga a wa enya ndondo zhin emi o na to enya kpata na nyimi u ga wa na. Nana ma la egwatso kagbo be nya eza nyizagi. Mi kpaye gan, gominati

kan egwa nya ewo na banki nana e go na gikini wo, na wun a gagan a na, be Lila nakin nya banki tetengi nazhi yi nya gominati na. U jin enya na sa ci ge na banki nana a fe go ewo na ga ma fi a na be yi nyi na a, eti ewo na yi ma na bo a. Kpatakibo nya kagbo be ga zhe banza, kagan a jin enya ndondo eti bo a na. Cigbe kpata nya wala nanazhi dan be gominati (Emapaci DP7).

Gominati u la banki tetengi nya wuntso o ye u jin ebo enyazhi fan u ya yi. Kami na a ga banki tetengi nya gominati ye jin na, yi a de ewo ma, ewo e'le nya banki na a gagan a na. kami na banki nazhi jin nya gominati a na, ga le nya gominati ye na, atso ga ewo nya e'le nya a bake. (Emapaci, BR15). Emapaci NB12, gan be gan, “Gominati la ezazhi ko enazhi tin ya wo na fe dan banki san, ebo a be go ewo na agagan na ma, ke e'le be eza nazhi e be ma ewo ne.

CIGBE NYA WUZURI IYALI TO GOBAGIZHI

Emapaci BR4, DP9, to NB4, gan, “Gominati u la ekace u lo ezhi ezhi zhi eti eye kpe nya adini o, toto adini nya musulunci, eti kagbo be nya eza nyizagi o. Egan nya katun jin vanyi nya egi eza nyizagi yi egan kpataki ma. Kagbo be nya katun nasara jin, jin kpataki o tso gan nya woce. Egi eza nyizagi ga katun nya nasara de jin vanyi, dan lokaci gungunci o, enya kpata na ke na a la mi tu u.

